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Exploring the Gender Disconnect in Urban Improvement Programmes for Low-Income Settlements in Lahore, Pakistan

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Exploring the Gender Disconnect in Urban Improvement Programmes for Low-Income Settlements in Lahore, Pakistan

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London for the degree of Doctor of Philosophy**

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Abstract

This thesis seeks to contribute to a body of work on gender and cities and more specifically to the nexus linking gender and housing improvement programmes in low-income settlements as a pathway leading towards transformative gendered relations. An important idea influencing this thesis is that transformations in gendered relations and social hierarchies may be possible through the implementation of housing improvement and poverty reduction programmes. This may in turn lead to more just and equitable cities. However, in practice, these positive potential outcomes are often not met. This thesis identifies forms of 'gender disconnects' that hinder the achievement of these transformative pathways in the context of a specific set of housing improvement and poverty reduction interventions in Lahore, Pakistan.

To do so, it explores various dimensions of three programmes, which cumulatively determine the nature and implementation processes of these interventions. These include local housing needs and prioritisations as well as the role of institutions and cultural factors. It evaluates processes of planning and implementation and assesses the gendered impact of interventions on urban livelihoods, social hierarchies and gendered relations.

A majority of the findings contribute to the identification of problematic issues and reasons why they hinder the potential pathway. This research study reinforces the need for a gender-inclusive approach to housing improvement interventions. Furthermore, it highlights the complex yet changing social dynamics within urban low-income settlements and problematic institutional cultures, which accumulatively obstruct potential transformations in gendered relations and social hierarchies.

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List of Abbreviations

DC	District Council
DFID	Department for International Development
EDI	Education for all Development Index
ERRA	Earthquake Rehabilitation and Reconstruction Authority
GAD	Gender and Development
GDP	Gross Domestic Product
HDA	Hyderabad District Authority
HDI	Human Development Index
HIES	Household Integrated Economic Survey
IMF	International Monetary Fund
JNNURM	Jawaharlal National Urban Renewal Mission
KAIRP	Katchi Abadi Improvement and Regularisation Programme
KDA	Karachi District Authority
KKB	Khuda Ki Basti
LUOTS	Lahore Urban Development and Traffic Study
LDA	Lahore District Authority
LGO	Local Government Ordinance
MC	Metropolitan Corporation/ Municipal Corporation/ Municipal Committee
MDG	Millennium Development Goals
MDI	Millennium Development Indicators
MPI	Multidimensional Poverty Index (MPI)
NCSW	National Commission on Status of Women
NSP	National Sanitation Policy
NGO	Non-Governmental Organisation
OPHI	Oxford Poverty and Human Development Initiative
OPP	Orangi Pilot Project
OPP-RTI	Orangi Pilot Project - Research and Training Institute

PBS	Pakistan Bureau of Statistics
PLDC	Punjab Land Development Company
PPP	Pakistan People's Party
PSLM	Pakistan Social and Living Standards Measurement
ROSCA	Rotating Credit and Savings Association
SDI	Shack/Slum Dwellers International
SDG	Sustainable Development Goals
UC	Union Council
UN	United Nations
UNCHS	United Nations Centre for Human Settlements
UNDP	United Nations Development Programme
UNHCR	United Nations High Commissioner for Refugees
WAD	Women and Development
WID	Women in Development
WDI	World Development Indicators
WHO	World Health Organisation
WWC	Women Work Centres
WAF	Women's Action Forum

Chapter 1 - Introduction

This research study explores the nexus linking housing, gender and transformations. It is based on the idea that transformative changes in the empowerment of women and more equal gendered relations may be achieved through the implementation of housing improvement and poverty reduction programmes. This may also lead to more just and equitable cities. However, such positive potential outcomes are often not achieved. In an exploration of this potential pathway, this research study seeks to identify hindrances and reasons why the envisioned transformative changes are not attained. Contributing to the body of work on gender, cities and low-income housing, this thesis analyses housing improvement and poverty reduction interventions implemented in a recognised informal settlement, called Ahmed Town, in Lahore, Pakistan.

This chapter provides an introductory overview of the thesis. Starting with a background to the study, it explains the research aims and objectives, the conceptual framework and the rationale for this study and its case study area. Lastly, the structure of the thesis explains the content of each chapter.

1.1 Study Background

Before moving to the conceptual framework and the exploration of the potential pathway, it is important to first explain the nexus linking gender, housing improvement programmes and pathways to gender transformations and just cities. The following sections aim to build a conceptual background and understanding of this nexus.

1.1.1 Housing and Its Transformative Potential

Housing is not a single-dimensional concept that can be limited to physical attributes. Although viewed earlier as merely a commodity (Smith, 1776), housing has over time come to be viewed as a tangible asset that can also help reduce poverty (Jevons, 1871; De Soto, 2000). This conception has led to several strategic interventions (such as tenure regularisations) and their associated critiques. Irrespectively, it is important to understand housing both as a product and process that causes and is also affected by certain social, economic, political and physiological factors. This implies that while housing is an outcome

of an individual's socio-economic and even political status and affiliations, on the other hand, housing also has the ability to significantly affect that individual's socio-economic conditions and political affiliations.

Hence, just like poverty, housing is profoundly related to social relations and power hierarchies (Green, 2006). These complex interrelationships (explored in detail in Chapter Two) are some of the reasons why housing is considered to be a multidimensional concept with transformative potential. It has been recognised by the Ford Foundation (2004) as one of the three fields within which transformation to 'just cities' may be possible. This is based on the understanding that socially inclusive development in terms of its processes and outcomes can only be achieved within the fields (i.e. housing, urban planning and transport) that lead city growth and change (Ford Foundation, 2004). Even more importantly, it is considered to be one of the elements of urban processes within which the gendered transformations envisioned in this thesis may be possible (Moser, 2016b). This is because assets (including housing) are 'not simply resources that people use for building livelihoods', but they give 'meaning to a person's life... and the capability to be and to act' (Bebbington, 1999, p.2022).

1.1.2 Housing Interventions and Poverty Reduction

Numerous approaches and techniques have been implemented over time to address housing issues. Programmes and policies broadly include demolition and resettlement, in-situ improvement and tenure regularisation. The debate on housing has largely moved on from perceiving low-income and squatter settlements as a 'shameful feature' of society that must either be eradicated (Huchzermeyer and Karam, 2006, p.vii.; Albertyn, 2006, p.7) or moved to less visible places (Shatkin, 2004). Although there are still incidences of mass evictions in Asia and Africa, a more tolerant and pro-poor stance has risen. It argues for the recognition and regularisation of the settlements and the need for adopting a holistic housing improvement and poverty reduction approach (Boonyabancha, 2009).

Strategies to collectively address housing and poverty issues in cities are largely based on the interrelatedness and mutual dependence of these two issues (see Chapter Two).

Different forms of low-income settlements and their dilapidated living conditions serve as tangible evidence of the existence and increase in urban poverty. Although urban poverty is not limited to these settlements nor are all residents of such settlements financially poor, these settlements tend to provide confirmative evidence and a spatially-defined area where different poverty reduction interventions can be implemented. This may at times be problematic, leading to a convenient 'spatial fix' without addressing actual issues of importance.

Despite these issues, the change in approach to addressing housing problems and poverty collectively has taken place after limitations of purely physical improvement programmes implemented in the past were realised (Pugh, 2000). Hence, in-situ improvement interventions have been supplemented by more holistic approaches that also include social and economic uplifting programmes (Pugh, 2000). This rationale is also followed in Pakistan where physical improvement programmes are implemented alongside other development efforts such as health awareness campaigns, vocational training or forms of saving schemes. Even though there are many factors determining which programme is to supplement the purely physical improvements, their simultaneous implementation is hoped to achieve urban improvement and poverty reduction concurrently.

1.1.3 Gender, Housing Improvement and Poverty Reduction Interventions and Transformation

The shift to in-situ upgrading also coincided with an increased focus on gender concerns, especially after the inception of the UN 'decade of women' from 1975-1985 (Chant and McIlwaine, 2016). However, despite these overarching changes in policies and approach, women have continued to be the more disadvantaged group in poor urban housing spaces (Satterthwaite, 2003; Tacoli and Satterthwaite, 2013; Chant and McIlwaine, 2016). Housing improvement and poverty reduction interventions have often been unsuccessful in addressing problematic gendered issues and in leading to changes that affect women's positionality within the community.

This is due to several reasons explored in this thesis. However, a review of literature shows that gender concerns and issues were often not taken into account for physical infrastructural improvement programmes. This is because physical infrastructure is often believed to be gender neutral in nature and its provision is assumed to give men and women the same opportunities and access (Khosla, 2009). Hence, physical improvement programmes have often followed a gender-blind approach. While this is significantly problematic, even in cases where gendered concerns are taken into account, women's role in the implementation and planning process is often especially limited. Women are either only beneficiaries of the physical improvement programmes or they are more involved in implementational tasks instead of being consulted or included in the decision-making processes (Chant and McIlwaine, 2016). This leads to suboptimal or negative gendered outcomes, especially for women.

However, there are examples, such as the Shack/Slum Dwellers International (SDI), which have been able to attain fundamental changes in gendered relations and led to empowering groups of women through 'bottom-up contestations' for urban improvement interventions (Chitekwe-Biti and Mitlin, 2016, p.117). This example (explained further in Chapter Two) demonstrates the potential to achieve transformative changes in gendered relations and women's empowerment through in-situ improvements.

To understand why such outcomes are not always reaped, this research study analyses three types of programme interventions implemented as part of a housing improvement and poverty reduction framework in a *katchi abadi* in Lahore, Pakistan. *Katchi abadi* is a legal term, used in Pakistan, for housing settlements that were formerly illegal encroachments on state land, but have now been regularised by the government under the *Katchi Abadi Act*.

These three types of programmes (i.e. piped sewerage programme, roads improvement programme and women's skills development programme) are commonly implemented in different *katchi abadis* across Pakistan, as part of a holistic approach to in-situ improvement and poverty reduction. While the reasons for specifically analysing these three programmes

are explained in Chapter Three, this mix of interventions provides depth and diversity to the findings of this study. Since each programme had a different aim, administrative authority, target population, implementation methodology and outcome, it enabled a more rigorous and comprehensive analysis.

1.2 Research Aims and Objectives

This study addresses the following research questions, with specific reference to one *katchi abadi* in Lahore:

1. What are the gender-specific, housing-related priorities of residents living in *katchi abadis* (recognised informal settlements)?
2. To what extent has a gender-focused approach been followed in planning interventions for these settlements?
3. What is the residents' gendered involvement in communal activities? And to what extent is this realised and incorporated within the externally-administered interventions?
4. What have been the gendered outcomes of these programmes? Have they also been able to lead towards greater gender equality and empowerment of women?
5. If failures occurred, then what were the problematic issues that hindered the potential for achieving greater gender equality and empowerment of women through the design and implementation of housing improvement and poverty reduction interventions in Pakistan?

Before explaining how each question is addressed, it is important to note that all five research questions are not of equal weight conceptually. The discussion and analysis of the data collected to answer the first four questions are drawn upon to address the final and most important question, which is key to this thesis and the contribution of this study to the nexus linking gender, housing improvement interventions and transformations.

To address the first question, data were collected on housing-related needs of local residents from the perspectives of local men, women and key informants. These data provide the first essential information cluster required for this thesis. They outline the

differences and similarities in men's and women's housing-related needs, which are then analysed in relation to factors such as demographics, employment and occupation and residents' access to basic utilities. These data made it possible to analyse residents' housing-related needs and to understand the impact of various factors (called driving forces) on their prioritisations. This leads to an understanding of the gendered hierarchy of housing-related needs. It not only enables an exploration of housing priorities but also aids in the deeper understanding of gendered urban livelihoods.

In order to address the second question, data were collected on each of the programmes' aims and objectives with a specific emphasis on the planning process and its focus on gender. Data were also collected on key informants' perceptions of gender-inclusive approaches for housing improvement and poverty reduction programmes. These data enabled understanding of the decision-making processes in case of physical improvement interventions and programmes. Furthermore, the data showed key informants' perceptions about focusing on gendered issues and the impact of funding agencies, international development organisations and the government's political stance. This information was analysed along with the key informants' viewpoint on gendered disadvantages in poor urban spaces. This not only enabled an understanding of the planning process of interventions but also provides insight into key informants' differing viewpoints regarding gender-inclusive approaches.

To address the third question, data were collected on the implementation processes of the three interventions with a specific focus on residents' forms of involvement in these interventions. Data were also collected on residents' involvement in other communal activities such as ROSCAs and advocacy groups. These data provided information on the different yet limited forms of residents' gendered involvement and the implementation processes of the three interventions. Data regarding residents' involvement in the three interventions and other communal activities were analysed with respect to factors such as demographics, employment and occupation and residents' access to basic utilities. This enabled a better understanding of complex urban livelihoods in *katchi abadis*, but more importantly, enabled a comparison of residents' involvement in externally-administered

interventions and other communal activities. This highlighted some problematic issues in the three explored interventions.

For addressing the fourth question, data were collected on local residents' and key informants' viewpoint regarding the outcomes of the programmes. These data provided information on the impact that the interventions had on local gendered livelihoods. These findings indicated the degree to which residents' practical gendered needs were met. They were further analysed to see if the interventions led to any changes in women's empowerment or gendered relations and power hierarchies. This allows for evaluation of differences between the actual impact on the community and that perceived by key informants. This analysis helped to explain some profound conceptual issues with each of the interventions.

The last question pieces together all findings of this research study to address the central aim of this thesis. It uses data gathered for the above four questions to assess whether transformative changes in gender relations were achieved and explore and identify reasons for hindrances in cases that led to suboptimal or negative gendered outcomes. The data were systemically analysed to explore the interrelated processes of the potential pathway. This provided insights into what this thesis terms as 'gender disconnects' and profound resistances that are deeply-embedded in socio-cultural norms.

1.3 Conceptual Framework

The idea that more equitable cities cannot be achieved without addressing gendered inequalities is an essential message from Moser's (2016a) work that has helped shape this research study. This thesis is guided by Moser's work linking gender and pathways to just cities and derives its conceptual framework from the broader underpinnings of her asset accumulation framework (Moser, 2016a, p.11).

The asset accumulation framework was developed by Moser to explore how gendered forms of asset accumulation can influence poverty reduction, individual empowerment and intergenerational changes in power hierarchies and social relations. Her research was conducted in a low-income community in the peripheries of Guayaquil, Ecuador, where she

explored the links between gendered household headship, poverty and assets with a view to understanding intrinsic social complexities and cultural norms. These, she explains, are significant factors constricting women's agency and in turn just and equitable cities. During this longitudinal research, which started in 1978, she revisited her panel of households in 1992 and 2004 to explore intergenerational changes and the impact of asset ownership and accumulation on gendered poverty reduction, women's empowerment and broader changes in gendered social relations and hierarchies. Her seminal book, *Gender, Asset Accumulation and Just Cities*, and other academic papers draw on these decades of work. She found that the incidence of income poverty was much higher in male-headed households than female-headed households, hence challenging the generalised assumptions that female-headed households are often poorer. Female-headed households were, however, found to be worse off in terms of overall asset accumulation, as the absence of a male member lowered the level of social capital in their household. Intergenerational analysis showed a significant shift in general perceptions relating to women's human capital potential in the younger generation. These changing attitudes towards women's potential had implications for future gendered transformation. However, more importantly, beyond this enumeration of assets is a far more complex social narrative that emerges as both a constricting and enabling influence in achieving just and more equitable cities. Cultural norms, often reinforced by older generations, are found to have a significant impact on transformative processes and gendered relations. Moser's insights into these complex social dynamics influencing transformations in gendered relations, power hierarchies and in turn just and equitable cities are highly relevant to this study.

This thesis does not analyse asset accumulation per se. However, Moser's visioning of asset accumulation as a pathway leading to transformative changes in gendered relations has been particularly helpful. It is rooted in the idea that assets are not a 'static' commodity, but are in fact processes of 're-valorisation, transformation and renegotiation' (2016a, p.5). A static asset would imply that it lacks the ability to lead towards any form of change or action in further accumulation of assets and poverty reduction. But by asserting that assets should be seen as processes, Moser suggests that attainment of one asset should lead to

the accumulation of others. For example, acquisition of human capital (such as education) should lead to more financial capital (in the form of wages and salaries) in the future. Similarly, the loss of an asset or uncertainty regarding one may negatively affect the accumulation of other assets. These ideas are helpful for this thesis as housing (and associated infrastructure) is also conceptualised as a product and process (see Section 1.1.1). While it is affected by a household's or individual's socio-economic and physiological conditions, it can also subsequently influence and alter these conditions. For example, an improvement in housing conditions (e.g. provision of piped sewerage) may lead to improvement of residents' health (physiological conditions), which may, in turn, enable them to work longer hours, leading to greater income (poverty reduction) and more improvements in their living conditions. These ideas help in understanding housing as a transformative concept and in envisioning a pathway where housing improvement interventions could lead to changes in gendered relations and social hierarchies.

Moreover, what has been found to be particularly relevant about Moser's framework is the structuring of the nexus linking gender, assets and pathways to transformation. Moser's analytical framework identifies three interrelated processes involved in the pathway to transformative gendered relations and more equitable cities. This was found to be particularly helpful with the development of an analytical lens for evaluating the processes of improvement programmes and the nature of gendered outcomes in this research study.

Moser categorises factors influencing the accumulation of assets (physical, social, financial and human) as 'driving forces' and 'intermediary factors'. The 'driving forces' are structural changes that may directly or indirectly influence asset accumulation, such as globalisation, the demographic transition, or political change (Moser, 2016a), while the intermediary factors are institutions and social and cultural norms. The resulting asset accumulation strategies then have impacts on poverty reduction, as well as outcomes for equality and empowerment which may or may not lead to gendered transformations. Thus, Moser's analytical framework breaks down a much larger research question into more comprehensible subdivisions and components (called processes) which feed in to the final

aim of just and equitable cities. This thesis is guided by this broad structural disaggregation of processes in Moser's analytical framework as a starting point to explore key themes in my own research: the complexities affecting decisions regarding housing improvement and poverty reduction programmes in urban Pakistan and the way in which these programmes can be seen as processes which may lead to transformative gendered outcomes.

The specific nature of the research questions determined the ways in which the categories and elements have been adapted and reconceived to reflect the needs of this research and its localised scale. The concepts of 'driving forces' and 'intermediary factors' are drawn upon to provide a mechanism for categorising the role of various factors that affect decisions regarding housing improvement and poverty reduction programmes in Pakistan. The housing improvement and poverty reduction programmes studied are taken as the objects of study which are affected by 'driving forces'. The driving forces are taken as local-scale factors which specifically feed into local gendered housing needs and priorities: these include various socio-economic characteristics of the settlement's population and of its physical infrastructure. The local specificities of the instigation of urban housing improvement and poverty reduction programmes in Pakistan determining these categorisations are explained below.

According to the *Katchi Abadi* Act 1992, in Pakistan residents of recognised informal settlements must submit a requisition to the local government offices before a government-administered improvement programme can be implemented (GoP, 1992). Later chapters explain how further efforts of lobbying and advocacy are also usually required by residents and filing an application may not always be useful, but this official procedure is always the first step towards the potential implementation of government-led interventions. The socio-economic and environmental factors in a settlement which affect gendered housing-related needs which, in turn, lead to demands for improvements from local residents are thus defined as 'driving forces' in the adapted conceptual framework used in this thesis. Although a formal application procedure is not followed/ required for NGO-led housing improvement and poverty reduction interventions, decisions are still significantly affected by local residents' housing-related needs and the driving forces affecting them. How these

decisions are formulated is a separate matter that is discussed later, but factors such as residents' access to certain facilities are important aspects of consideration.

In addition to local residents' housing-related needs and prioritisations, intermediary factors also play a role in determining what programmes are to be implemented and what planning and implementation processes they will follow. In the adapted framework these 'intermediary factors' include institutions and cultural norms as in Moser's framework.

The third part of Moser's framework evaluates gendered outcomes of asset accumulation strategies. It assesses the impact of asset accumulation on three generations of residents in the community and makes intergenerational comparisons. Although this thesis could not explore the impact over generations, the assessment of gendered outcomes in terms of poverty reduction, gender equality and empowerment of women was found helpful in guiding the gender evaluation of outcomes in this thesis.

Following this discussion of ways in which Moser's framework has influenced the analytical approach for this thesis, the next section explains the structure and components of the analytical framework for analysing housing improvement and poverty reduction interventions as pathways leading to transformative changes in gendered relations.

1.3.1 Structure of the Analytical Framework

Figure 1.1, adapted from Caroline Moser's asset accumulation framework (2016a, p.11), illustrates the pathway identified in this study through which housing improvement and poverty reduction programmes have the potential to lead towards empowerment of women as well as transformation in gendered relations to then achieve the greater, overarching aim of more just and equitable cities.

Housing improvement programmes, as illustrated in this framework are a function of gendered housing needs and priorities of local men and women, institutional decisions and the impact of cultural norms and traditions. The gendered housing needs of local residents are directly or indirectly affected by the list of factors categorised as 'driving forces'. These affect men's and women's prioritisation decisions. Apart from residents' gendered housing-related needs and prioritisations, the perceptions of government officials and other

institutionally affiliated stakeholders as well as cultural norms and traditions play a critical role in affecting decisions regarding housing improvement programmes and their planning and implementation processes. Following the implementation of housing improvement and poverty reduction interventions, this framework also provides a lens to evaluate how outcomes have been gendered and the ways in which this influenced the potential for achieving just and equitable cities.

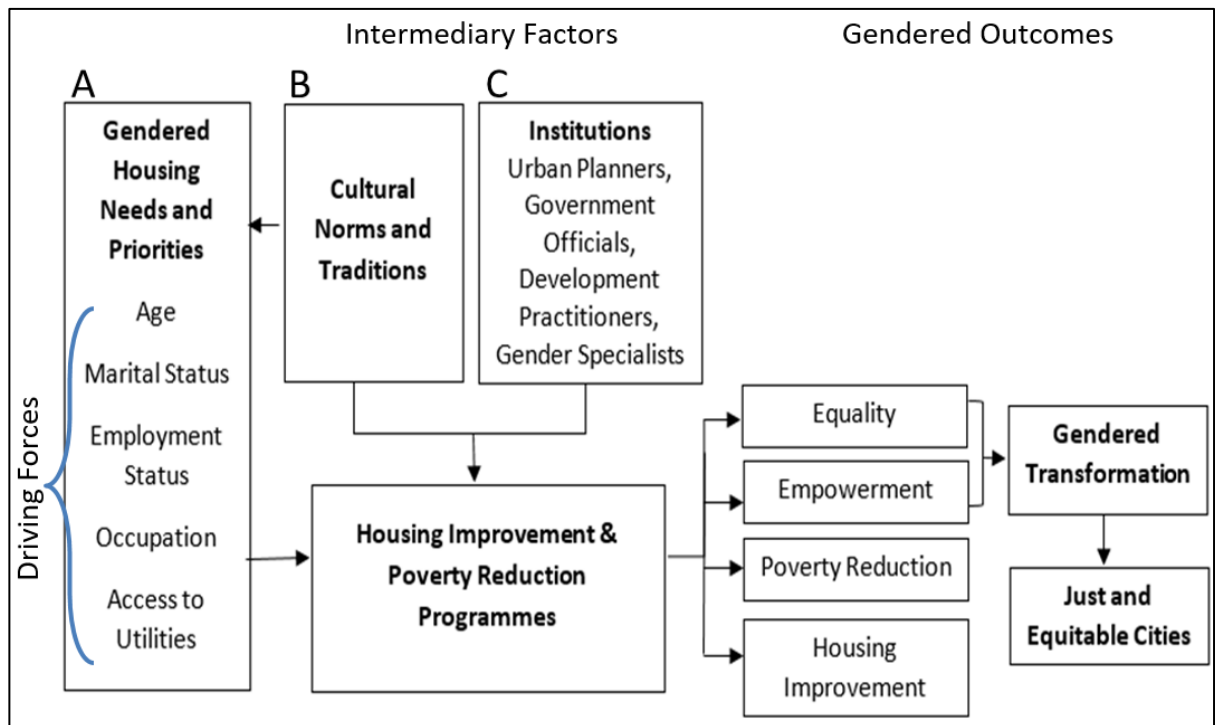


Figure 1.1: Conceptual Framework adapted from Caroline Moser's Asset Accumulation Framework

This framework suggests that in theory housing improvement and poverty reduction programmes may lead towards transformative gendered relations and equitable and just cities. However, this thesis argues that there are various forms of 'gender disconnects' within this pathway that hinder the ultimate achievement of these aims. A 'gender disconnect' is defined as a problematic issue that hinders the potential of achieving more equal gendered relations and just cities through the implementation of housing improvement and poverty reduction interventions in Pakistan. Although these disconnects cannot be quantified, they can be identified at various stages of the framework outlined

above. This study has sought to achieve this by research that designed relevant questions about the planning and implementation of the specific programmes selected to find out whether a gender-focused approach was adopted, and analysed the outcomes to see whether these have met women's needs or improved their socio-economic status. A gender audit of the programmes is also undertaken for this purpose.

Gender disconnects which hinder the achievement of potential transformations envisioned in the pathway may occur for several reasons. For example, a disconnect may occur due to broken linkages between sections A and C, when institutions do not take local residents' gendered housing-related needs and prioritisations into account. This could happen if there is a lack of awareness of residents' prioritisations at the institutional level or if there is awareness but some decisions are still made intentionally. Similarly, a 'gender disconnect' may also occur between sections B and C, if there is lack of awareness of the local realities, including social norms and cultural traditions. This may once again be the consequence of institutions' lack of local knowledge or more problematically either indifference to gendered issues or intentional cultural bias that reinforces gender inequality. Lastly, a disconnect may arise due to the innate (and at times hostile) institutional culture and the collective collaboration of key informants' rather narrow viewpoints. Such forms of disconnects may lead to policies and programmes that are completely gender-blind or are poorly planned and implemented attempts that are often based on generalised assumptions regarding men's and women's lived experiences. In either case, it hinders the achievement of changes in empowerment of women and gender equality and can vary for different programmes and policies.

1.3.2 Study Rationale

This study is important for several reasons. It seeks to identify and explore reasons for the longstanding gender disconnects, which have over the course of decades resulted in suboptimal or negative gendered outcomes. The current synergy between academics and development practitioners concerned with gender and urban development in the Global South makes this research study a timely addition to the body of work on gender, cities and

transformations. It comes at the time of a demographic transition from rural to urban and the anticipation of the 'feminised urban future' (Chant and McIlwaine, 2016, p.1; Moser, 2016a). Although these changes are not identical across all regions of the Global South and cannot be fully confirmed due to lack of appropriate census or other data for many countries in the region, this change has led to a concentrated debate on the urban future (Chant and McIlwaine, 2016). This has also occurred alongside important changes in the international development community, which has transitioned from the Millennium Development Goals (MDG) to Sustainable Development Goals (SDG), with a more emphasised focus on gender and housing in the New Urban Agenda (Moser, 2016a). This thesis also contributes to feminist literature and debates calling for a reconceptualisation of the gender agenda and for steps to be taken to achieve transformations in gendered relations and social hierarchies at this very crucial time (Cornwall and Rivas, 2015).

1.4 Justification of Study Area

Pakistan is a lower middle-income country that is the sixth most populous country in the world (WDI, 2017). According to the Population Census 2017, it had a population of approximately 207 million (PBS, 2017).

Pakistan was selected as the case study country for this thesis for many reasons. Firstly, Pakistan has a severe urban housing crisis. According to the United Nations Millennium Development Indicators (MDI), 45.5% of Pakistan's urban population was living in slums¹ in 2015. This figure is much higher than the average for the South Asian region which was estimated to be 30% of the urban population (UN-DESA, 2014). Secondly, this urban housing crisis is expected to worsen as Pakistan's urban population is increasing by at an annual growth rate of 2.7% (PBS, 2017). While Karachi and Lahore are Pakistan's most populous cities with a population of approximately 15 million and 11 million in 2017, respectively, there are a total of eight cities with a population above 1.5 million (PBS, 2017). Such high population growth is always a challenge for a city administration or central government. It

¹ Slums, according to MDIs, are defined as housing settlements that lacked one or more of the following conditions: access to clean water, access to sanitation, sufficient living space and durability of the building structure.

is evidently expensive to provide the necessary infrastructure and housing to cover the expanding needs of the population and many governments cannot afford the costs. However, if the population is poor the private sector may also not be prepared or interested in investing in it either as there may be little or no profit to obtain. Hence, the simultaneous existence of these factors explains the current urban housing crisis and the threat of a further exacerbation of the problem in the future. Apart from these reasons, the social, historical and political context of Pakistan is relevant for this research. There is persistent gender inequality in the country, as explained in detail in Chapter Four. Furthermore, housing policies and programmes in Pakistan have often followed international patterns, mainly due to the impact of international development and funding organisations on Pakistan's housing policy discourse, hence making the findings of this research relevant to the larger debate on gender issues, urban poverty and housing. There have also been several shifts in housing policies and programmes in Pakistan, with some very important research conducted on incremental housing and the component sharing model. This thesis will also contribute to the discussion of the latter in poor urban housing.

Lahore was selected as the main case study city for evaluation of the *katchi abadis*. Although interviews were conducted in Karachi and Islamabad as well, Lahore was the main study area (see Chapter Three for details). It is the second largest city in Pakistan and the provincial capital of Pakistan's largest province, Punjab. Furthermore, Lahore has considerable historical, political and economic importance in the province and in the country but has been scarcely researched as most studies on urban issues tend to focus on Karachi. Lahore has many characteristics that enable this thesis to be extremely relevant in terms of researching urban poverty. Being the capital of Punjab and a major industrial city of Pakistan, Lahore has had a significant influx of migrants (both refugees and rural to urban) which has led to worsening of the housing crisis in the city. As in Karachi, Lahore has a severe housing crisis, with more than 470 recognised informal settlements and a much greater number of unrecognised settlements. Residents living in both types of housing do not have access to some or all of the following basic utilities: clean drinking water, toilets, piped-sewerage, electricity and gas.

This thesis is one of the very few studies that focus on Lahore and urban housing improvement programmes. It is the first study to focus on the nexus linking gender, housing improvement and poverty reduction programmes and transformative pathways to more just and equitable cities. This study is also the first to explore reasons why housing improvement and poverty reduction interventions in Lahore (and Pakistan) often do not achieve transformative gendered relations, women's empowerment and gender equality. A final but very important reason for choosing Lahore is my personal familiarity with the city as it is my birth town and where I was brought up. This gives me better insights into the local environment, urban processes of the city, political alliances and the cultural and social dynamics which influence gendered livelihoods. Being aware of the relational significance of spatially varying areas, public transport links and clusters of industrial sites also helped in deciphering urban processes. Lastly, knowing and living through historical, cultural and political processes of the city greatly helped in understanding the complexities of innate institutional cultures and poor gendered livelihoods.

1.5 Structure of Thesis

The thesis is organised in accordance with the research aims and questions:

Chapter Two provides context to this study by reviewing existing literature on transformation, gender and low-income housing. It discusses the concept of transformation in academic and policy-focused literature and explains the use of this term in feminist discourses relating to changes in gendered relations, power hierarchies and pathways leading to more equitable cities. Explaining the concepts of gender equality, empowerment and gender mainstreaming, it traces changes in the gender agenda and reasons why these terms have lost their 'transformative' potential. The next section proceeds to review the literature on low-income housing as one of the elements in which transformations may be possible. Discussing the transformative nature of housing and its relation to urban poverty, this section moves on to review literature on problematic gendered issues and housing improvement interventions. It explains how the transformative potential of these interventions to lead to changes in women's empowerment and gendered relations may be

hindered and how it has been successful elsewhere as a critical pathway towards just and equitable cities.

Chapter Three outlines the overall methodological approach used to understand why the transformative potential of this envisioned pathway is often hindered. It explains the different data collection methods and sampling technique chosen for this study. It also describes the methods of data coding and analysis. It further explains reasons for selecting Lahore and more specifically Ahmed Town for this study. The chapter ends by indicating some important limitations to the research.

Chapter Four provides background information on Pakistan to give necessary context to the findings and analysis that follow in later chapters. It explains the economic conditions and existence of poverty in Pakistan, along with an analysis of urbanisation trends. This is followed by an overview of the types of low-income settlements and the political/administrative structure responsible for making decisions regarding housing policies and programme interventions. The last section provides an overview of gender dynamics in Pakistan by analysing socio-economic indicators and specifying male and female access to education, employment and land.

Chapter Five sets the scene as it describes and analyses the changing nature of housing policies in the context of the political and economic changes that have defined the recent history of Pakistan. It analyses housing policies and programmes in a chronological order to explain the historical formulation of factors that have caused and continue to affect the gender disconnect researched in this thesis. It includes a 'focus on gender', the emergence of feminist thought and its inclusion in the housing policy discourse in Pakistan. It aims to enable understanding of the current urban housing policies and programmes by situating them in a historical context.

Chapter Six is the first of the three empirical chapters, each of which analyse components of the pathway described in the conceptual framework. This chapter gives details of Ahmed Town and seeks to answer the first research question of this study. It analyses residents' housing-related needs and priorities with respect to various socio-

economic and environmental factors, referred to as the 'driving forces' in this thesis. Men's and women's housing-related needs are then categorised into a hierarchical pyramid highlighting important gendered differences and similarities.

Chapter Seven presents findings which address the second and third research questions. It explains details of the three programme interventions with a focus on their initial aims, funding basis and processes of planning, implementation and outreach. It then proceeds to analyse residents' involvement in these externally-administered programmes. These forms of involvement are analysed with respect to various socio-economic factors and compared to residents' involvement in other communal activities. While this analysis draws attention to profound social complexities, it also highlights problematic issues hindering residents' involvement in externally-administered interventions.

Chapter Eight addresses the fourth research question and the final central aim of the thesis. Drawing on findings and discussions of the previous chapters, this chapter systemically analyses the processes of planning and implementation to evaluate the focus on gender in each phase. It then also evaluates the outcomes of the programmes from the perspective of local residents and key informants. The findings of this analysis are then used to identify and explain forms of 'gender disconnects' that hinder the achievement of transformative changes in gendered relations through the implementation of housing improvement programmes.

Lastly, Chapter Nine summarises the main findings of the study in the context of the conceptual framework. It draws crucial conclusions and insights for this research study, which also inform the wider debate on gender, housing improvement interventions and transformations. Finally, it explains the key contributions and future implications of this research.

Chapter 2 - Literature Review

2.1 Introduction

An important idea influencing this thesis is that transformations in gendered relations and social hierarchies may be possible through the implementation of housing improvement and poverty reduction programmes. This may in turn lead to more just and equitable cities. However, in practice, these positive potential outcomes are often not met. This thesis identifies varying forms of ‘gendered disconnects’ that hinder the achievement of these transformative pathways in the context of a specific set of housing improvement and poverty reduction interventions in Lahore, Pakistan.

This chapter provides context for the study by starting with an introduction to the concept of transformation and its varied uses in academic and policy-focused literature. This is followed by a review of feminist discourses relating to transformations in gendered relations, power hierarchies and pathways leading to more equitable cities. In doing so, it also explains the key concepts of gender equality, empowerment and gender mainstreaming and explores reasons why these terms have lost their ‘transformative’ potential over time. Since housing is one of the elements in urban processes within which transformations may occur, the next section of this chapter discusses the transformative nature of housing and its relational significance to urban poverty. It then reviews the literature on gendered inequalities, highlighting the continued significance of problematic gendered issues despite the increased focus on gender in mainstream development literature. This chapter then discusses some historically important housing and poverty reduction interventions and highlights issues that have often hindered their transformative potential. In doing so, it also discusses how the housing and poverty discourse may be a critical pathway towards gendered transformations.

2.2 Transformation

The term ‘transformation’ is increasingly used in a wide array of policy-focused and academic literature, with the term used in relation to many different types of processes. Although there are no agreed definitions or assessment criteria to monitor the impact on

policy and practice, transformation is argued to be an 'umbrella term' that is used vaguely to indicate a change in form and structure that did not exist before (Daszko and Sheinberg, 2005; Brand, 2016, p.23; Child and Breyer, 2017). It is commonly used to both describe a progressive process and the occurrence of a fundamental change.

A review of literature on urban transformative processes reveals the varied use of the term to describe very different forms of progression. Some changes are more easily quantifiable than others. They range from changes in the physical nature of cities and towns to more profound shifts relating to economic and social restructuring. For example, Németh and Langhorst (2014), while discussing the benefits of incremental as opposed to more radical revolutions, refer to urban transformation as a change in the spatial land use of the area. Similarly, Jain et al. (2015) in their evaluation of the occurrence of urban transformations in Delhi, refer to transformation as the shifting of slums from the centre to the peripheries of the city. These examples are limited to physical changes in cities but urban transformative processes also include more profound economic and demographic changes. For example, Christiaensen and Todo (2014) and Brauw et al. (2014), while evaluating rural-urban changes, explain the differences between the concepts of structural and spatial transformations. The former refers to the restructuring of the economy from, for example, agriculture to manufacturing and service sectors; whereas the latter refers to people migrating from rural to urban areas as a consequence of the structural economic shift. Similarly, there is a growing literature and focus on transformative pathways to smart cities and sustainable urban development, often supplemented by lists of objectives and roadmaps to guide this process (Nalau and Handmer, 2015; Ibrahim et al., 2017; Kabisch et al., 2018). Policies relating to making cities more resilient to climate change have also been discussed in terms of their potential 'transformational' aspects (Pelling, 2011; Pelling and Blackburn, 2014). This term has also become a critical element of the UN Habitat Agenda which now makes 'transformative commitments for sustainable urban development' (2016, p.5). These commitments include, amongst others, inclusive and people-centred development, gender-responsive approaches and integrated housing policies, to name a few (UN Habitat, 2016, p.6). Modern urban literature also frequently refers to the idea of

striving for more just and equitable cities. Transformative processes to reap this outcome are often closely associated with equity, democracy and citizens' rights to city spaces (Lefebvre, 1991; Fanstein, 2011). However, the potential of reaping transformative outcomes through other spheres is also recognised. For example, the Ford Foundation (2004), in their 'just cities initiative', specifically notes how transformations may be realised through the fields of housing, transportation and urban planning.

Irrespective of the definition and field of usage, the term 'transformation' has become increasingly popular, leading Brand (2016, p. 23) to label it as the 'new critical orthodoxy' guiding both scientific and social scientific debates. In fact, this term is so commonly used that it now faces the danger of becoming overused and meaningless (Moser, 2016b). Being an integral part of the future development discourse, transformation has possibly become the new *buzzword*. It is argued that it is often wrongly used to describe any form of change irrespective of its scale and potential impact (Dazko and Sheinberg, 2005; Feola, 2014). Although, there is a general understanding in academic and policy-focused literature that the term refers to more radical and fundamental changes with positive outcomes envisioned for the poorest and more vulnerable members of societies (O'Brien 2012), there are concerns that the vagueness in the meaning may limit the development of more profound understandings and analytical frameworks (Strunz, 2012). Furthermore, there is even the danger of this term being misused as a cover by those in favour of the status quo as opposed to substantive changes (Tanner and Bahadur, 2013) despite the usual presumption that 'transformation' involves positive pro-poor change. On the other hand, there are arguments supporting this vagueness of meaning, as the unconfined nature of this term and its strong metaphoric value are felt to more effectively stimulate multi-disciplinary research and action, especially since this term is still stated to be in its early stages of inception (Newell 2012; Strunz; 2012; Angelstam et al. 2013).

Although there are varied definitions and debates on the contextual use of this term, for the purpose of this thesis transformation is essentially used in the sense used by Satterthwaite and Dodman (2013) who argue that it should refer to fundamental positive changes or processes of positive change in the social, economic and political systems. They

have discussed transformation in a very different context, relating primarily to climate change and the differences between resilience and transformations in cities. However, the critical component that makes their definition relevant to this thesis is the acknowledgement that fundamental changes are required in both the political and social systems to reap any positive transformative change. This conceptualisation is also an important element of this thesis.

2.2.1 Feminist Discourses on Gender Equality, Empowerment and Transformation

The concept of transformation is also extensively used in feminist debates. However, again there is no precise or consensual definition in the feminist discourse. This term first appeared in feminist debates in 1995, at the Fourth World Conference on Women, held in Beijing, where it was used to define the conference's overall vision and promise (Subrahmanian, 2007; Eyben, 2013). The conference declaration and plan for action was based on the notion that no improvements in women's social status can be achieved without transforming gendered relations (Moser, 2016a). Although the transformational undertakings made in the conference have, arguably, not translated into policy or practice (Eyben, 2013), the conference is recognised for introducing and spreading the use of this concept in feminist debates. Moser (2016a, p.8) has identified and categorized six different uses of this term in feminist literature, which include transformational projects and programmes, 'institutional transformation', 'social transformation', transformative gendered relations, 'transformative change' and 'transformations of women'. These uses may vary in the scale of change, however, there is an inherent and mutual understanding in all feminist debates that recognise transformation as a 'political act' that is deeply rooted in changing gendered relations and power hierarchies in ways that improve the situation of women (Moser, 2016a, p.9). This political act challenges the existing status quo; therefore, it also brings into question the power relations that reinforce forms of gendered inequalities. However, negotiating and challenging the status quo is an extremely complex task. As noted by Parpart (2014, p. 384, 392) there is 'no one shot solution' or 'technical fix to transformation in gendered relations.

In addition to the definitional vagueness of the term, there is also no consensus on how to achieve the envisioned transformative changes (Moser, 2016a). It is argued that positive transformations are possible through a 'top-down' process, as institutions evidently play a critical role in affecting processes of change. However, significant institutional changes are required for this purpose (UN Women, 2013). It is feared that if gendered discrimination continues to flourish within the development institutions themselves, then little will be achieved in reaping transformative results (UN Women, 2013; Jacquette, 2017). On the other hand, feminists supporting bottom up processes of change also commonly believe that collective struggles have proven to be a lot more effective in challenging forms of social oppression and injustice (Kabeer, 2008; Sweetman, 2013). However, this thesis, in agreement with O'Neil and Eyben (2013), finds that it is important for transformative processes to be both 'top-down' and 'bottom-up' in nature. It agrees that changes at the individual and collective level are critical for transformation, and not much can be achieved without people collectively organising for their rights and needs. However, institutions also offer important opportunities for change if discriminatory practices that are inherently rooted within their structures are addressed. Chapters Four and Five as well as empirical findings from the research signify this point further. They demonstrate that at times, in countries like Pakistan, local social inequalities are so significant that bottom-up changes are not possible alone, and there is a need for institutions to support bottom-up changes.

Before elaborating further on gendered transformations, it helps to trace changes in feminist discourses over time and the ways in which these have contributed to the idea of 'gendered transformations'.

2.2.1.1 Changes in the Gender Agenda

The terms 'gender equality' and 'empowerment' were first introduced by feminists in the 1980s. This terminology was hoped to ensure the inclusion of women's rights in the overall development agenda. It was primarily rooted in the concept of social justice and women's rights, advocating for a transformation of power hierarchies within the social, economic and political structures (Cornwall and Rivas, 2015). This change was radical in

comparison to the previous focus on Women in Development (WID) and Women and Development (WAD) approaches. The WID approach, emerging in the late 1960s, emphasised a lack of focus on women's issues in urban planning and policy making, but was centred primarily on women's income-generation (Buvinic, 1986; Venter and Marais, 2006). Although still strongly engaged in women's productivity role, the WAD approach, emerged in late 1970s, with a focus on the relation between women and processes of development (Parpart, 1993; Moser and Peake, 1994). The parameters of the WID and WAD approaches were critiqued for being concerned only with women's subordination in economic processes and not accounting for the deeper social constructs and power relations which maintained their subordination (Moghadom, 2016). In fact, the focus of women's empowerment in feminist literature during the 1980s and 1990s remained closely bound to recognising power inequalities and the understanding that empowerment cannot be externally provided (Kabeer, 1995; Batliwala, 1994; Rowlands, 1997). The concept was rooted in self-understanding and self-actualisation that lead women to question the general order and norms sustaining inequality and to demand their rights, both individually and collectively (Cornwall and Rivas, 2015).

Feminist writings of the 1980s and 1990s were successful in making 'empowerment' and 'gender equality' key terms of the development discourse. As earlier noted, the 1995 Beijing conference called for gender equality and empowerment, providing hope for a transformational change. The terms became 'central to human development' (UNDP, 2002, p.5) with mainstream development agencies and organisations incorporating them into their agendas and policies (UNDP, 2003; Razavi, 2012). In fact, both academic and policy-focused literature has contributed to this widespread endorsement (Parpart, 2014). Although difficulties in measurement and assessment of empowerment were realised and discussed by Kabeer (1999), the concept of empowerment was still expected to challenge the existent social order and gender-based inequalities. Gender equality and empowerment were also intrinsic elements of Moser's development planning framework. Although there were concerns relating to the state's role as an enabler and facilitator, gender equality and

empowerment were broadly considered to be achievable aims and objectives (Parpart et al., 2002; Kabeer, 2005; Parpart, 2014).

Following the widespread endorsement of gender equality and empowerment, gender mainstreaming was then introduced into the development discourse, in the 1990s, as a tool for achieving the aims of gender equality and empowerment. Mainstreaming related primarily to the views that gender issues needed to be incorporated into all development policies and programmes and that gender equality could be achieved through intentional and concentrated policy interventions (De Waal, 2006; Khosla, 2009). However, similar to the issues, experienced now, with defining processes and evaluation criteria for the term transformation, there was also conceptual confusion and no agreed parameters for how to 'mainstream' gender. Nonetheless, it was taken up as a critical element of frameworks developed for global strategies by the UN in 1997, and then by other development organisations and governments, which have tried to mainstream gender, in one way or another, in the past decades (UN, 2002; De Waal, 2006; Moser, 2016b).

Yet, despite the endorsement of the gender agenda, there is little evidence of the promised and envisioned change. While Moser (2016b, p.225) recognises some form of progress in the 'soft' sectors such as health and education, she finds no such evidence in what she terms as the 'hard sectors' of housing, land and urban infrastructure. There are also now many critiques of the way in which the various progressive ideas (eg gender equality, gender mainstreaming, empowerment) in the gender agenda have come to be used, with many critics agreeing that these terms have lost value, purpose and their envisioned element of political struggle (eg Verloo, 2005; Standing, 2007; Cornwall, 2007; Cornwall, 2008; Parpart, 2014; Cornwall and Rivas 2015). In their view, the empowerment narrative that was initially rooted in concepts of social justice and equality and bound together with trajectories of individual and collective action, has been turned into a number of buzzwords that do little or nothing to address the structural issues and driving forces of discrimination (Batliwala, 2007; Cornwall and Rivas 2015). Mainstream development organisations have shifted their attention to elevating women from their victimised place

in society; in essence they have reverted to focusing on economic efficiency and assuming that economic growth will automatically lead to equality (Chant and Sweetman, 2012). Thus, for example, women's access to employment opportunities and increased wages are now consistently emphasised in the World Development Reports (2012; 2013) and this has occurred despite evidence of an inconsistent link between women's economic advancement and gender equality. This pathway treats empowerment as an individual struggle to increase economic efficiency, where women are either categorised as victims or winners (Cornwall and Rivas, 2015). These approaches neglect all the elements relating to gendered relations and power hierarchies and the focus on equality of rights that were at the core of initial empowerment debates. While women are assumed to be victims who require external support and relief, they are also assumed to automatically emerge victorious without being affected by the social relations and hierarchies that had subjected them to their victimised status in the first place (Chant and Sweetman, 2012). This is argued to be a typical example of the earlier WID approach, which also focused on the economic development and growth solution and assumed progress would occur without affecting or considering gender hierarchies and inequalities (Chant and Sweetman, 2012).

Cornwall and Rivas (2015, p. 406) argue that this is 'not a simple act of omission' but one where the foundational conceptualisation of empowerment and gender equality has been systematically removed to fit international development agendas. An empowerment framework, developed by Alsop and Heinsohn (2005) and adopted by the World Bank and other development organisations, reduces empowerment merely to technical solutions and measurable outcomes while removing the relational dynamics that underpin social processes and resultant inequalities. Thus, it modifies the actual concept of empowerment, separating it from its foundational elements. These problematic shifts have encouraged feminists to call for a new framework and language to address the gender agenda (Parpart, 2014; Moser, 2016b; Cornwall, 2017).

A similar problem has occurred in the case of gender mainstreaming, thus taking away its transformative potential. UNDP (2006, p.6) acknowledged that despite a few 'islands of

success', gender mainstreaming can be correctly described by 'good starts' but 'lost momentum'. Various scholars have argued that gender mainstreaming has moved beyond the envisaged political change and become reduced to simplistic and policy-focused interventions (eg Verloo, 2005; Cornwall et al., 2008; Parpart, 2014). As with gender equality and empowerment, it has often come to be assumed that gender mainstreaming can be both measured and attained using various tools and mechanisms (Narayan, 2005; Alsop et al., 2006; de Waal, 2006). Social relations and resistance to change are ignored in this mechanised process and are replaced by 'optimistic, policy-oriented' and 'can do' language' (Parpart, 2014, p.384). This has limited the concept of gender mainstreaming merely to the concept of inclusion. It focusses primarily on women and girls, while treating them as the 'other' who require external aid (Parpart, 2014). Paradoxically, the same organisations, as mentioned before, assume that these women can rise from their victimised state automatically leading to gender equality. Beyond this simplistic understanding, and perhaps more harmful in this process, is the generalisation of gendered concerns and the use of gendered myths to reinforce preconceived assumptions about men and women to cumulatively direct the policy discourse (González, 2007; Chant, 2007). As Cornwall and Rivas (2015) explain, this can occur because broader societal pressures which mitigate against effective and progressive gender policies are so strong and so deeply embedded that they are often 'unseen'.

Jane Parpart (2014), for example, in an exploration of gaps in gender mainstreaming policies and implementation, finds deep-seated, institutionally embedded forms of resistance to gender mainstreaming. Similar evidence was found earlier by Rao and Kelleher (2005) in their review of gender mainstreaming failures, ten years after the famous Beijing Conference, and by the African Development Bank (2012) in its evaluation of over 200 examples of gender mainstreaming policies implemented from the mid-1990s to end of 2010. There is thus much evidence that 'disinterested' and 'hostile institutional cultures' along with their 'sceptical leadership' have played a critical role in weakening the transformative change envisioned in feminist debates on gender mainstreaming, gender equality and empowerment (Parpart, 2014, p.385). The limited institutional viewpoint is

argued to be apparent from their agendas, practices and assumptions (Mosse 2004; Li, 2007). Even more problematic is the limited understanding and recognition by these institutions of the failures experienced in this process. The optimistic and solution-oriented culture is so inherently prevalent in these organisations that failures are often blamed on poor implementation or planning (Parpart, 2014). Problems are assumed to be solved by increasing funding, strict target setting and improving efforts for coordination, while ignoring the more profound issues of importance (Aasen, 2006).

Thus, despite the widespread endorsement of the gender agenda, little has been achieved over the past 20 years (Moser, 2016b; Jacquette, 2017). It is also evident from critiques of gender mainstreaming that there are no simple or quick solutions to achieve empowerment and equality. In fact, Moser's (2016a) research on women's asset accumulation, spread over 26 years in Guayaquil, finds transformative processes to occur over a long period of time and to be an incremental process occurring over generations. Thus, it is commonly believed that there is a need to reframe the agenda and revive its earlier conceived aims of real transformation (Cornwall et al., 2012; Parpart, 2014; Cornwall and Rivas, 2015; Jacquette, 2017). Moser (2016a, p.2) further argued in a recent paper that academic debates or policies on transformation to just cities had, till that time, not adequately or effectively included issues of gendered inequalities. However, the UN's 2016 New Urban Agenda (UN, 2016) does place gender at the heart of its declaration. As she argues, this may give a new opportunity to move beyond the well-trodden routes and towards challenging the structural inequalities and power dynamics to achieve, in actuality, more equal and just cities (Moser, 2016a).

Feminist scholars have suggested several strategies for moving towards achieving transformative pathways to gender equality. For example, there is a viewpoint that greater understanding of gender and social relations within mainstream development organisations can lead to the aimed change (Cornwall et al., 2012). On the other hand, it is also believed that while mainstream development organisations are difficult to turn around, smaller NGOs can, and have in the past been able to, achieve transformative results (Parpart, 2014).

Cornwall and Rivas (2015) argue that instead of finding new ways to promote the gender agenda in mainstream development organisations, there is a need to build alliances with those favouring the achievement of social justice and equality. Their argument is based on the notion that we must move away from the 'aiding the other' approach inculcated within the agendas of development organisations and advocate for the recognition of social injustice, people's rights and challenge the power hierarchies and structures that bind inequalities. While all strategies suggest promising pathways to revive the transformative goals, feminists collectively advocate for rethinking the gender agenda and questioning the deeply-embedded assumptions that are reinforced and normalised by power structures. They urge each individual to assess the extent to which they themselves embrace the stereotypical myths and belief systems that hinder pathways to gender equality (Cornwall and Rivas, 2015).

The various forms of resistance and issues explained in this section have over time altered the potential of widely-recognised and well-endorsed and integrated terms. This review of literature gives important insights into the issues and constraints that transformative pathways might face. Lack of an agreed definition, defined pathway and overuse of the term to describe varying scales of change may be problematic in the future in the case of transformation as well. Although new language and frameworks are hoped to bring a more radical change than before (Cornwall and Rivas, 2015), there is a need to explore and be aware of resistances and constraints that may hinder the process.

Although this study focuses particularly on women due to its contextual importance, specifically in the case of Pakistan, it is also important to understand the vulnerabilities and structural disadvantages faced by both men and women. This literature review does not negate men's vulnerabilities to urban poverty and conditions in low-income settlements. As Cleaver (2002) argues masculinities do matter and this needs also to be factored into planning and development. In low-income housing settlements, for example, men suffer from health disadvantages (Jackson, 2000) which go beyond those posed by the conditions of their housing per se. For example, they may experience health risks from jobs that

require strenuous physical activity or involve unsafe working conditions. They are also far more likely than women to suffer violence related to gangs and struggles over social and economic urban 'territory'. However, the focus of this review on the gendered urban problems faced by women is determined by the nature of the research questions of this study.

2.3 Low-Income Housing

This chapter now turns to discussing the components of the nexus linking gender, housing improvement programmes and pathways to gendered transformations and more equitable cities. The next section discusses housing with reference to its associated linkage to urban poverty and its transformative potential to lead towards fundamental changes in gendered relations and inequalities. This is followed by an exploration of literature on the persistent existence of problematic gendered issues and inequalities in the housing sector, which make the research undertaken for this study pertinently important. The last section analyses some housing improvement and poverty reduction interventions commonly practised internationally and in Pakistan. With some exceptions, it is argued that most interventions have been largely unsuccessful in reaping transformative changes in gendered relations (Moser, 2016b). This section highlights some issues in these interventions, which have undermined their transformative potential. The conclusion links together gender, housing improvement programmes and transformative pathways.

2.3.1 Transformative Nature of Housing

Historically, housing has often been defined in terms of its physical characteristics, often generalised as a place of shelter or a dwelling unit (Grimes, 1976). Over time the meaning of housing and its understanding have changed. Housing has changed from being viewed as a commodity (Smith, 1776) to being viewed as a physical asset (Jevons, 1871; De Soto, 2000) that can also help reduce poverty. In fact, ownership of housing has often been viewed as a prerequisite for improving living conditions and reducing overall poverty (DFID, 2002; De Soto, 2000). Triangulating the concepts of titling, access to credit and housing improvements, De Soto's (2000) strategy to provide legal housing titles assumed it would

give residents a sense of ownership and encourage them to make incremental physical improvements to their housing units. It was also assumed that legal ownership would enable residents to access financial credit, thereby giving them the opportunities for setting up businesses and ultimately increasing their household income (De Soto, 2000). However, De Soto's (2000) strong promotion of titling as a way for residents to realise financial opportunities has been strongly criticised on various grounds, including the point that he greatly overestimated the potential impact of this approach (Desai and Loftus, 2012). Details of this approach and its analytical critique are explained later in this chapter.

However, irrespective of the strategies adopted for low-income housing improvements and more generally poverty reduction, it is important to note that the concept of housing is not limited only to its physical attributes or its categorisation as a tangible asset. It is, arguably, both a product and a process that causes and is also affected by certain social, economic, political and physiological factors. Housing, as recognised by Ford Foundation (2004) in their just cities initiative, is one of the three fields within which socially inclusive urban development and transformation to 'just' cities' are possible. It is also one of the elements of urban processes within which the envisioned gendered transformations may be possible (Moser, 2016b).

2.3.1.1 Interrelated Concepts of Housing and Urban Poverty - And Their Multidimensional Nature

To understand the transformational potential of housing, it is crucial to understand the mutual dependence of housing and urban poverty, which have profound social, economic, and political impacts. Just like poverty, housing is not an absolute condition but a consequence of complex social relations that are deeply entrenched in power hierarchies and inequalities (Green, 2006). Due to the interrelatedness of the two issues, important insights can be gained from debates on poverty to enable a better understanding of housing as a multi-dimensional concept. An exploration of the 'relational approach to poverty' by Mosse (2010), highlights the causal link between poverty and social classifications, economic and political relations. It shows that power, inequality and poverty are so well-intertwined that they reinforce each other, thus leading to the prevalence of chronic

poverty (Mosse, 2010). This essentially means that some groups of people are poorer than others because their failure is directly related to the other's achievements or to the other's control over resources (Wood, 2003). Hence, unequal power relations perpetuate the state of poverty by enabling further suppression caused by the skewed control over resources. Due to this causal interrelation, changes in social dynamics are a necessary precondition for poverty reduction. However, social changes are difficult to accomplish. Power and inequality are so deeply entrenched, both socially and institutionally, that they influence poverty reduction agendas and interventions (Mosse, 2010). Evidence from literature on housing improvement programmes and approaches implemented in the past also highlights the same issues. As the review of housing approaches later in this chapter explains, both institutionally and socially bound power dynamics have played an inherent and profound role in determining the housing discourse. Moreover, the inherent role of power dynamics in the housing discourse is also apparent in tenure regularisation approaches, which, as argued by Gilbert (2012), are merely a cost-effective method for politicians to make grand gestures without addressing the actual problem of housing and urban poverty. Following critiques from such approaches, the need to focus on the social dimension of housing and poverty and to simultaneously address the two issues has been recognised (Boonyabancha, 2009).

Urban poverty is considered to be a growing global challenge (UN DESA, 2014) and it is receiving significant attention in the policy-focused and academic literature. In conjunction with this, the importance of housing and urban infrastructure has been greatly emphasised in the New Urban Agenda (UN, 2016). This concurrence provides a challenging yet optimistic opportunity to reap the envisioned transformative potential. Caprotti et al. (2017) and Parnell (2016) emphasise that the New Urban Agenda, albeit addressing issues of data measurement and the role of urban citizens, is a time-bound opportunity for meaningful urban interventions to take place.

2.3.2 Gendered inequalities and vulnerabilities in low-income housing

Research analysts have questioned the 'subjective wellbeing' (SWB) of the urban poor by suggesting that poverty does not necessarily erode their level of happiness (Biswas-Diener and Diener, 2001, p.330). However, all development practitioners, analysts and critics unanimously agree on the existence of dismal living conditions in urban low-income housing settlements, termed as 'spatial poverty traps' by Chant and Datu (2015). Living within these dilapidated houses, women are acknowledged as the more vulnerable members of the community (Boserup, 1970; Chant and McIlwaine, 2016). It is argued that women are often exposed to a higher risk and vulnerability due to biological reasons, but more importantly it is due to the social constructs that define gendered roles and behaviour (Satterthwaite, 2003). Widespread agreement on women's greater susceptibility to poor living conditions has led to an increased focus on gendered issues but has also simultaneously evoked critiques that will be discussed later in this chapter. This section highlights some crucial vulnerabilities faced by women in urban low-income settlements, while also enabling a greater understanding of why these inequalities exist. Furthermore, it provides important insights into the 'driving forces' of men's and women's varied prioritisation of housing improvement needs explained in the findings of this research.

It is often assumed that physical infrastructure is gender neutral, suggesting that it is equally accessible to both men and women and has the same effect/outcome for the two. Due to this common understanding, the focus of government and development organisations has often remained limited to technical solutions that address very specified issues (Parpart, 2014). However, this reasoning is arguably flawed, as in actuality, men and women are differently impacted by the lack or provisioning of roads, housing and water and sanitation, health and transportation facilities (Khosla, 2009). In fact, this assumption is one of the factors misdirecting urban development processes (Khosla, 2009) and has also led to a minimal focus on the mundane experiences of infrastructure provision. Morrison et al. (2010) argue that the relation between service provision and female poverty is rarely researched. However, findings from small-scale studies, reviewed by Chant (2007), highlight the unequal distribution of time burdens endured by women due to the lack of utility

provision. These time burdens hinder women from taking part in all urban spheres (Chant, 2007). Chant and McIlwaine (2016) highlight the need to understand how infrastructure provision is affected by existent power hierarchies and how it reinforces gendered inequalities while also hindering struggles for empowerment. Similar arguments are made by Graham and McFarlane (2015, p.2), who, while recognising the contribution and merits of exploring the 'supply-side' of infrastructure provisions, find the need to explore relationships between gendered urban livelihoods and infrastructure provision to be critically important. These issues are taken up in the following section which explains how women are more profoundly affected by physical living conditions and lack of basic infrastructure in low-income settlements, which are also reflected in their prioritisation for housing needs. In doing so, it also highlights the role of cultural norms and social hierarchies in exacerbating women's vulnerabilities.

2.3.2.1 Water and Sanitation

Access to clean drinking water and sanitation facilities was recognised as a basic human right in the Convention on Elimination of Discrimination Against Women (CEDAW) in 1979 (Chant and McIlwaine, 2016). These rights were formally acknowledged by the UN in 2010, as it aimed to reduce the population with unsafe drinking water by half by 2015. Despite this recognition, a study by WHO (2015) found that approximately 42% of Urban Southern Asian population still did not have access to a safely managed source of drinking water. Hence, they had to either consume water with a high risk of disease or collect clean drinking water from a source 30 or more minutes away from their residence.

In such cases, women are argued to 'bear the brunt' of poor living conditions (Khosla, 2009, p.7; Anand, 2012). Provision of water and sanitation not only affects women's individual and collective health but also their financial and human capital (Chant and McIlwaine, 2016). For example, in cases where piped water access is unavailable, women are involved in various forms of alternative compensatory tasks. These include collecting water from public water points or pumping ground water. Both these cases require highly laborious work as it involves carrying heavy vessels from long distances, pumping water

often using manual hand pumps followed by the process of boiling and filtering water to reduce bacteria. Although men may also contribute to this household task, the burden is primarily borne by women due to their socially-defined and gendered domestic responsibilities. The WHO 2010 global annual assessment of drinking-water and sanitation found women to be primarily responsible for this task in 72% of households across the world. This has a negative effect on women's health and the time burden also constrains women's ability to take part in income-generating activities or education (García-Moreno and Chawla, 2011; Hawkins et al., 2013; IWPR, 2015). The negative externalities are not limited to women's accrued human and financial capital. They also hinder women's empowerment and reinforce unequal power dynamics where, for example, boys are sent to school but not girls.

Similarly, women are at a significantly greater disadvantage than men in cases where sanitation facilities, i.e. access to piped sewerage, or private toilet facilities are not available. South Asia had the highest proportion of population with unimproved² access to sanitation facilities in 2012 (UN Habitat, 2012). In urban Punjab, Pakistan, approximately 44% of households do not have access to piped sewerage, while 10% use publicly shared toilets and another 2% of households have no access to toilet facilities and must openly defecate (PBS, 2014). In such cases of open defecation or publicly shared toilets, women face numerous grave challenges. Since they are usually primarily responsible for domestic chores, women tend to be tasked with the disposal of faecal matter (Chant, 2007). Yet again there is a time burden involved but the lack of sanitation facilities also has serious effects on women's self-dignity, health and security. Often social norms coupled with practical challenges force women to restrict and regulate their visits to the toilet, causing several health problems (Patel, 2010). Evidence from low-income settlements in New Delhi, India, suggests that women face continuous humiliation and embarrassment when their trips to the toilet become public information (Truelove, 2011). Research in Nepal's low-income settlements (Mohan and Fernandez, 2010) found similar cultural and practical problems

² Unimproved sanitation facilities include the use of uncovered/open pits, buckets, hanging toilets, shared public facilities or cases of open defecation

faced by women in low-income urban settlements with poor sanitation and also emphasised the particular challenges they faced during times of menstruation when they require greater access to water and toilet facilities. In addition, women are also at a significant risk of being sexually harassed or attacked when they make their way to public toilets (or for open defecation) through poorly lit and remote alleyways of their settlement. Evidence of this issue is demonstrated in research findings from informal settlements in three cities of India (Burra et al., 2003; Amnesty International, 2011). Although sexual violence is more profoundly related to the social norms and power dynamics within communities, it is exacerbated by the lack of basic utilities that force women to adjust their livelihoods accordingly (McFarlane, 2008).

2.3.2.2 Solid waste management

Lack of solid waste management in low-income communities creates environmentally hazardous conditions for both men and women. However, women are argued to suffer greater health risks created from the accumulation of heaps of undisposed waste. This is because in many communities, women tend to spend a longer time within the settlement, hence increasing the duration of their exposure to unhygienic conditions as opposed to men, who usually go out of the settlement, during the day, for work (Khosla, 2009). Furthermore, in the absence of municipal waste pickers, women may also have to bear the time burden of the additional domestic chore of solid waste disposal (Chant and McIlwaine, 2016).

2.3.2.3 Gas and electricity

Lack of electricity and gas connections also affect men's and women's livelihoods in different ways. However, women once again bear a significantly greater burden of this deficiency. This is firstly due to the gendered division of household responsibilities, which require women to make use of alternative forms of energy for performing their daily cooking tasks (Satterthwaite, 2011). Without access to gas and electricity, women have to use alternatives such as coal or firewood for cooking. Although these are cheaper options than, for example, LPG cylinders, they have been termed the 'quiet and neglected killer' of

poor women and children (UN Habitat, 2008; Sverdlik, 2011, p.128). Living in overcrowded and often poorly ventilated housing conditions worsens the impact of air pollution caused by burning firewood or coal. In addition to this, it also increases women's time spent on cooking, as it also involves collecting firewood, buying coal, and making fires; hence leaving them with lesser time for other activities. The gendered advantages of improved cooking facilities have been demonstrated in Guatemala, where it was found that the provision of a gas or electric stove significantly decreased women's time burden and had a positive impact on their income and time poverty (Gammage, 2010).

2.3.2.4 Roads and public transport

A lack of paved/metalled roads and adequate public transport in low-income urban settlements also affects women's lives in particularly problematic ways. Indeed, freedom of movement has been argued to be one of the core components in pathways to gender equality. Constraints on women's movement and mobility can create extreme disadvantages and are often deeply-embedded in gendered social relations and innate power hierarchies (Levy, 2016).

Intra-settlement mobility is adversely affected by uneven and unpaved roads. In terms of the 'mundane practices of life,' such conditions are likely to be more problematic for pregnant women or those travelling with children (Chant and McIlwaine, 2016). Although younger women may find it easier to travel on such pathways, their movement may be restricted due to social and religious norms and, paradoxically, such restrictions only decrease as they get older (Chant and McIlwaine, 2016). Where men exercise control over women by limiting their rights to move, the nature of transport infrastructure is evidently of less relevance for the disadvantages they face than the cultural norms of their society.

Lack of access to adequate public transport also has a significant negative impact on women's livelihoods. While this is a problematic issue for both men and women, Moser (2014) argues it is much more than a matter of inconvenience for women, as it has more profound financial, psychological and social implications. Firstly, public transport systems are often designed according to male labour patterns, which give precedence to peak hour

travels, especially in case of routes from peri-urban areas to city centres (Chant and McIlwaine, 2016). Although this may be a demand-driven policy decision, such a gender-blind approach negatively affects women's travelling needs, which may be affected by their domestic responsibilities and part-time working hours. Women in low-income urban settlements often work from home to generate income while also fulfilling their socially defined responsibilities, as the primary caretaker of the household (Ali, 2012). Nonetheless, women involved in part-time income-generation (such as embroidery and stitching jobs) may have to face several constraints including carrying raw materials and finished products in crowded and infrequently scheduled public transport. A seriously problematic issue faced by women in many societies is the sexual harassment they may face while travelling. This can be so severe that it discourages their participation in income-generating activities (see Ali (2012) for evidence from Karachi). The problem is particularly serious for poor urban women, as women from higher income groups tend to have greater social protection. In cases where poor urban women have lower education and skills (as a consequence of social constructs in the community) and hence restricted occupational choices (Chen et al., 2004; Chant, 2013), lack of free mobility further perpetuates women's economic disadvantages and reinforces intra-household relations of dependency. As this brief review demonstrates, any idea that transport infrastructure is a general benefit for both men and women cannot be supported – as with other types of infrastructure gender-sensitive planning is required if the advantages of new transport facilities are not to accrue mainly to men.

2.3.3 Housing Interventions

Numerous approaches and techniques have been used over time to address the interconnected problems of housing and urban poverty. The evolution of ideas, theories and policies on housing often reflects changes in the ideological paradigms that have dictated strategies of resource allocation and circulation. The debate on housing has largely moved on from perceiving low-income and squatter settlements as a 'shameful feature' of society (Huchzermeyer and Karam, 2006, p.vii.) towards arguably a more tolerant and pro-poor stance (Boonyabancha, 2009). Despite these overarching changes, women have continued to be the more disadvantaged group in urban housing spaces (Pryer, 2003; Tacoli

and Satterthwaite, 2013; Chant and McIlwaine, 2016). The following section, which reviews some widely implemented housing approaches, is guided by the idea influencing this thesis that housing interventions may potentially lead to transformations in gendered relations and social hierarchies. Attention is therefore paid to whether any such transformations have been achieved and the reasons that have either led to or hindered the transformative potential of these processes. Although this section primarily focuses on housing improvement interventions, demolition and resettlement and tenure regularisation approaches are also briefly reviewed to give a contextual background to the changing nature of housing approaches and their incorporation of gendered concerns.

2.3.3.1 Demolition, Resettlement and Relocation

This approach, following the modernist vision of slum clearance, was predominantly practised until the 1960s (Croese et al., 2016). It aimed to eliminate pockets of concentrated poverty seen to be emerging across various cities of the world (Orfield, 1997; Shatkin, 2004; Tabajuka, 2005; Albertyn, 2006; Gilbert, 2007). Although this approach is still practised today in various parts of the Global South, including Pakistan (Humayun, 2015), it has rarely been successful even in cases of large-scale programmes (Rakodi, 2016). Beyond the outward reasons of financial constraints and implementation failures, several conceptual shortcomings have been identified (Abram, 1964; Dywer, 1975; Durand-Lasserve, 2006, Gilbert, 2007). These sometimes relate to decision makers' unverified assumptions about local preferences, as relocation practices often disrupt existing social and commercial processes, increasing residents' distance to workplaces and subsequently their transportation costs. Such issues often force resettled individuals to shift back to more centrally located areas, consequently abandoning the new housing schemes and increasing overcrowding in the remaining parts of their previous settlement (Lall et al., 2006). Furthermore, one of the most obvious problems has arguably been that alternative affordable housing for most of the displaced poor residents was unavailable, so the evicted often simply moved to other slums or created new ones. Additionally, in the context of this research study, the approach has been critiqued for being gender-blind in nature (Benschop, 2004). For example, in an assessment of resettlement processes in Mumbai,

Contractor (2008, p.154) found evidence of an uneven gendered impact. Although both men and women faced problems due to 'uprootment and alienation', women faced greater disadvantages than men due to their gendered roles and socially subordinate position. Gender-blind resettlement in seven-storey buildings increased and intensified women's household chores, such as carrying heavy water vessels to the upper storeys. Such physical hardships also led to a negative impact on their health and time available for income generating activities. Furthermore, in cases where new housing was provided, the rights to new houses were often allocated to men due to prevailing gender norms amongst policymakers (Benschop, 2004). In such cases, joint ownership would have been progressive and protected women's housing rights.

Efforts to address such issues have been made in South Africa, where programmes for providing new housing for people in informal settlements have been implemented. For example, South Africa's mass housing programme, begun in 1994, makes this case, where significant changes in gendered relations were noted. In this programme, 50% of a total of three million provisioned houses was allocated specifically to women (Meth, 2016). This form of directed effort and gender integration was noted to positively affect women's security and safety within the household (Moser, 2016b). Such examples show the possibilities for transformations if gendered interventions are specifically planned, implemented and monitored (Khosla, 2009).

By the 1970s, the generally unsuccessful experiences of demolition programmes led to a more compromising stance. Attention shifted to alternative strategies of development and the goal set for complete eradication of informal settlements was replaced by plans for improving housing conditions and regularising land tenures (Turner, 1967; World Bank, 1974; 1980; Gilbert, 2014). International development and funding organisations such as the World Bank adopted and promoted Turner's (1967; 1968; 1976) and Abram's (1964) idea of 'self-help'. These schemes were expected to give the residents a sense of ownership and encourage them to create more permanently suitable residences for themselves (Kombe and Kreibich, 2000; De Soto, 2000).

2.3.3.2 Tenure Regularisation

A key element of the new housing policies was tenure regularisation of existing illegal settlements rather than demolition. This was primarily based on the idea that informal settlers have already invested significantly in their housing but when they are under constant threat of eviction they are discouraged from making long-term improvements to their housing conditions (Turner, 1976). It is often viewed as a prerequisite for improving living conditions and reducing overall poverty in informal low-income settlements (Rakodi & Lloyd-Jones, 2002; DFID, 2002). This is also the case in Pakistan (GoP, 1992).

This approach has been widely celebrated and implemented in many parts of West Africa, Latin America and Asia (Desai and Loftus, 2012). However, it is not without its problems. For example, Gilbert (2012) points out that it can be used by politicians to make grand administrative gestures and gain public acceptance, without actually addressing issues of inadequate housing and urban poverty within the settlements (Gilbert, 2012). More importantly, and relevant to this research study, tenure regularisation is often argued to be practised in a male-centric way (Jackson, 2003; Payne, 2004; Varley, 2007) and gender-focused concerns are often ignored (Kaarhus et al., 2005). Again, the main problem tends to be that male members of the household are assigned the ownership of assets such as the house or plot of land when tenure is legalised, disadvantaging women (Varley, 2010). This practice, encouraged by social factors and legal inheritance laws, is especially common in Pakistan (NCSW, 2012).

The obvious way to address this issue is to have a joint title for couples and allow single women to have titles where appropriate. This has now been introduced in many parts of the Global South (Datta, 2006; World Bank, 2014) and this has undoubtedly been a fundamental and progressive change in housing policy discourse (Moser, 2016b). Moser argues that the accumulation of physical assets may lead to empowerment and greater gender equality (2016a). In her research in Guayaquil, land ownership was considered to be an important factor contributing to women's empowerment. Although the first residents of the Indo Guayas community had acquired land titles and ownership of plots irrespective of their gender, after buying it from 'professional squatters' in the early 1970s, ownership of

land and titles was found to have a significant impact on the lives of original residents' female children (second generation) (Moser and Felton, 2010). Thus, property ownership was expected to change power dynamics and decision-making roles within the household (Moser and Felton, 2010; Savath et al., 2015; Chant and McIlwaine, 2016). In many cases, this has occurred. For example, in Ponte de Maduro, Brazil, the integration of women's rights into the regularisation process, after a 10-year long struggle, was found to lead to transformative change and the empowerment of women (Moser, 2016b). There is also evidence of joint-titling leading to women's empowerment from research in other countries such as Nepal, Vietnam and Ethiopia (Allendorf, 2007; Newman et al., 2015; Melesse et al., 2017). However, this is not always the case. For example, research in one settlement in India, found that resident men had not noticed any changes in intrahousehold relations, women's decision-making role or bargaining power after receiving joint titles (Datta, 2006). A noticeable difference between the Indian and Brazilian examples discussed here was that in Brazil the approach focusses more on fundamental sociological changes following a rights-based approach to gender equality, while the Indian case study had relied mainly on a technical fix. Thus, in Brazil, Gender Evaluation Criteria (GEC) tools were consistently used not only to monitor and supervise the process but also to empower local women to lead the process and ensure their equal treatment during the implementation period. These examples illustrate well the truth of Parpart's (2014, p. 384) argument that there can be no 'technical fix' or 'one-shot solution' to the issue of gender inequality, which requires much more profound efforts.

2.3.3.3 In-situ Upgrading and Improvement Programmes

Upgrading informal settlements is an incremental approach that does not have a definitive description but includes a variety of sector-based interventions aimed towards improving standards of living in poor housing settlements (Berner, 2000; Abbot, 2002). This approach was initiated in the late-1960s and is widely implemented today, although it has been subject to various forms of changes and innovations over time (Burra, 2005; Mulegeta, 2014). It may include tenure regularisation but goes beyond this, for example, to upgrade infrastructure and assist with house improvements.

This approach has been widely recognised and adopted due to its distinguishing advantages. Firstly, such an approach allows residents to continue living in their original housing which can then be incrementally improved. Although there may be circumstances where some residents are moved to accommodate changes due to infrastructural provision, most residents do not have to undergo significant changes in their daily lives, social networks and access to work/employment opportunities. Secondly, this approach is a lot more cost-effective, especially in comparison to resettlement programmes, where new housing projects require sizeable expenses and often fail due to financial limitations. In the case of in-situ programmes, the money spent on improvements has a direct impact on the residents' quality of life, often leading to greater overall satisfaction.

Despite the advantages of this approach, programmes of this sort may also fail due to financial constraints and faults in implementation and planning. Examples include upgrading programmes in Nairobi, Mumbai and Cape Town. In each city, studies found that improvements were actually inadequate and prone to quick breakdown (Alder, 1995; McFarlane, 2008; Mels et al., 2008). In Nairobi, the in-situ improvement programme only managed to provide earth roads, communal water points and shared pit latrines (Alder, 1995). Similarly, in Mumbai, only one toilet per fifty individuals was provided, which subsequently faced frequent breakdowns due to the excess burden (McFarlane, 2008). In Cape Town, only make-shift, container toilets were provided due to financial limitations, unsuitable land conditions (such as wetlands and flood-prone areas) and the impermanent tenure status of settlements, which posed a high possibility of evictions in the future (Mels et al., 2008).

If upgrading interventions are too minimal and temporary in nature, there is a chance of reversal to the original or even worse state in a relatively short period of time. This points towards the existence of more profound conceptual issues. Upgrading programmes are grounded in the concept of affordability and cost recovery (Satterthwaite, 2011). And although there are significant advantages of following a cost-effective in-situ improvement approach, some programmes are often confined to be budget-led as opposed to needs-based. Examples, such as those cited above, also highlight the problem of an associated

focus on a quick spatial fix. This is argued to be a superficial and short-term solution to the problem that does not necessarily improve residents' living conditions (Pugh, 2000). For instance, in the example cited above of toilet provisions in Mumbai, residents complained of waiting in long queues outside toilets that had quickly broken down and were in extremely unhygienic conditions due to over usage. Due to these issues, residents preferred to move back to open defecation rather than waiting to use toilets that posed greater health risks (McFarlane, 2008).

Problems with quick physical infrastructural improvements have been recognised and upgrading and improvement approaches have moved towards a more holistic conceptualisation of housing and poverty, characterised by more progressive innovation and reform (Pugh, 2000). Hence, in-situ housing improvement interventions are now often supplemented by more holistic approaches that include social and economic uplifting programmes. This rationale has been followed in Pakistan where physical improvement programmes are implemented alongside other development efforts such as health awareness campaigns, vocational training or forms of saving schemes. Even though there are many factors determining which programme is to supplement physical improvements, their coordinated implementation is hoped to achieve urban improvements and poverty reduction simultaneously. These debates about the pros and cons of upgrading programmes are significant for this research study since it looks at some similar programmes which cumulatively aim to improve the physical infrastructure and the socio-economic conditions of communities in Pakistan. Such improvement programmes are often an integral part of poverty reduction approaches. This is because, different forms of low-income settlements and their dilapidated living conditions serve as tangible evidence of the existence and increase in urban poverty and poor housing is one facet of the many dimensions of poverty itself. Although, it is important to recognise that urban poverty is not merely limited within these settlements, nor is it necessary that all people living in these settlements are poor, however, such settlements often provide spatially defined areas where different poverty reduction interventions can be implemented. This is at times problematic, as interventions may once again be limited to a convenient 'spatial fix' without

leading to any transformative change. However, this shift reflects an important change in the housing discourse. Although, it still remains within the neoliberal economic framework, it recognises fundamental critiques and inadequacies of previous programmes and aims to counter and address those issues in the future (Boonyabancha, 2009).

The shift to this approach also coincided with an increased focus on gender concerns, especially after the inception of the UN 'decade of women' from 1975-1985 (Chant and McIlwaine, 2016). However, despite these changes, there are still several issues that have hindered the potential of reaping transformative change in gendered relations.

As is the case in so many development projects, in in-situ upgrading projects it is often believed that physical infrastructure is gender neutral in nature and its provision gives men and women the same opportunities and access (Khosla, 2009). However, as mentioned in Section 2.3.2, this disregards the differences in men's and women's access to and use of public utilities and greater disadvantages faced by women in case of lack of basic utilities. Furthermore, even in cases where gendered concerns are taken into account, women's role in the implementation and planning process is often especially limited. They are either only beneficiaries of the physical improvement programmes or they are more involved in implementational tasks instead of being consulted or included in the decision-making processes (Chant and McIlwaine, 2016). For example, in a review of urban WASH initiatives in several parts of Africa, Chant and McIlwaine (2016, p.111) found that women were only involved as 'rank-and-file water users' or 'implementers of projects' despite the widespread recognition that women make WASH initiatives more 'effective'. Such programmes create an 'us vs. them' approach, which reinforces vertical relations of dependency and perpetuates social inequalities, not just between the administrative authorities and local residents more generally, but between local men and women of that community.

Although issues such as these do hinder the transformative potential of in-situ upgrading programmes, there are some examples which provide important insights into pathways which realise fundamental changes in gendered relations. For example, Shack/Slum Dwellers International (SDI), has worked for more than four decades towards

empowering groups of women through bottom-up contestations with decision-making authorities for urban improvement interventions (Chitekwe-Biti and Mitlin, 2016, p.117). SDI initially started by organising women's saving groups (although men were not excluded) and negotiating with governments for land for housing and in-situ upgrading in India (Chitekwe-Biti and Mitlin, 2016). However, SDI is more importantly recognised for its processes of capacity building through practical interventions that initiate a cycle of learning and fostering collective capabilities for improved negotiation with local authorities. For example, in the case of India, in addition to savings schemes, women's negotiation skills were developed through a series of community exchanges which offered women an opportunity to learn more about the problems that they were facing, develop confidence and improve their skills to negotiate and address these issues. These changes often led government authorities involved with the low-income settlements in which the women resided to treat women differently, while women also received greater respect within the household. These efforts by SDI are now recognised for leading to collective empowerment and transformation in gendered relations in 53 urban centres in Asia and Southern Africa (Moser, 2016b). This is a key example of housing improvement struggles leading to a transformative change in terms of women's empowerment, housing improvements and gendered transformations.

This example specifically advocates for the use of grassroots organisations and bottom-up approaches to negotiate with local authorities and institutions for housing improvements. However, institutional constraints may also need to be addressed for achieving positive changes. For Example, Renu Khosla (2009) has advocated strongly for a gender-mainstreaming approach to be adopted by explaining its need and the steps required for the Jawaharlal National Urban Renewal Mission (JNNURM), which had overlooked gendered concerns. However, although JNNURM presents a potential opportunity to integrate gender concerns within the programme and the wider urban domain, KHOSLA EXPLAINS THAT THIS 'gender shift' is not possible unless it is driven by willing, institutional leadership (Khosla, 2009, p.10). In her view, serious efforts and changes are required at the institutional level to achieve any positive changes. For this purpose, she

explains that a series of tools such as gender-based analyses, reviews, audits and gender evaluation criteria can be used to monitor programmes and to ensure effective gender mainstreaming (Khosla, 2009).

Although these tools may be applied to various types of programmes and policy reviews, they are argued to be especially relevant in cases such as the JNNURM, which focuses on urban infrastructure development and good governance with a sub mission to ensure the provision of basic utilities in poor urban settlements (Khosla, 2009). Gender-based analysis is an interrogative process of examining programmes and policies to assess their impact on men and women. It essentially includes asking a set of questions regarding, in the case of the JNNURM, the infrastructure project's impact to produce valid evidence that can be used later for future recommendations and lead to improved interventions (Khosla, 2009). Several tools and techniques have been developed and adopted by organisations such as the UNDP and USAID to help achieve and ensure gender-sensitive planning, which Khosla (2009) argues can be effective instruments to ensure women's inclusion in planning and decision-making processes. For example, the gender audit, developed by UNDP, aims to evaluate the impact of budgets, policies and plans on men and women while also assessing the degree of gender equality achieved. Similarly, 'gender-disaggregated beneficiary assessments' are tools for gathering and studying opinions of men and women regarding the provisioning of programmes in their settlement and how they matched the local priorities. These tools include data collection techniques such as opinion polls, surveys, semi-structured interviews and focus group discussions (Khosla, 2009).

There are examples of gender-based analysis and reviews being successfully implemented in several in-situ housing and infrastructure programmes. For example, for a water and sanitation project in Zanzibar, a gender review of the water policy, gender-sensitisation of the local water authority staff and gender-sensitive construction of water supply and facilities were specifically funded to ensure effective gender mainstreaming (Chant and McIlwaine, 2016). The emergence of gender auditing as an effective tool is a welcome development as it should help to identify problematic issues and constraints in

housing improvement and poverty reduction interventions that hinder the achievement of transformative changes in women's empowerment and gendered relations. This process of examination and identification is hoped to highlight important constraints that may be avoided or countered in the future to reap the envisioned transformative aims. The recommendation of using such tools in the assessment of infrastructure provision and improvement programme, is also especially relevant to the theme of this research as this study also evaluates two infrastructural improvement programmes alongside a women-only programme designed as a specific activity to improve women's empowerment. Use of the gender audit tool to assess the three interventions is explained in detail in Chapter Three.

A key feature of the gender review and the SDI approach has been the degree of involvement of local population (especially women) and their advocacy of rights in housing and infrastructure improvement and poverty reduction programmes. The following section explores the idea of local participation further and highlights issues and constraints that hinder the transformative potential of these programmes.

2.3.3.3.1 Participation in Housing Improvement and Poverty Reduction Programmes

The success of the SDI approach, as discussed in the previous section, is profoundly related to locals' participation and especially women's participation in grassroots organisations and collective advocacy. This has not only addressed their practical housing needs in relation to housing improvements and upgrades, but it has also led to more transformative changes towards gender equality (Desai, 2005; Chitekwe-Biti and Mitlin, 2016). While it has been successful in this case, the concept of participation is often problematised. It has been widely discussed and critiqued over the past few years by social scientists and analysts such as Cooke and Kothari (2001), Cleaver (1999, 2007), Hickey and Mohan (2004) and Williams (2004). Local participation was generally assumed to play a crucial role in providing public goods and solving issues through collective action (Coleman, 1988; Ostrom, 1990) especially in situations where state support was limited (Edwards and Hulme, 1995; Fafchamps, 2006). However, critiques emerging since the 1990s have drawn

attention to some conceptual and implementation shortcomings of participatory approaches. The following examples from housing case studies explain some limitations in both generalised and gender-focused analyses.

Residents' local knowledge and familiarity with the environment is recognised for bringing valuable insights to the understanding of urban livelihoods and housing issues (Turcu, 2013). However, despite this acknowledgement, programmes are often so narrowly and definitively specified that they neglect deeper social processes within the community (Imparato and Ruster, 2003). There is often such a concentration on 'efficiency' in the delivery of programmes that the painstaking processes of becoming familiarised with communities and proceeding ethically are set to one side, in favour of quick fixes on representation (Cleaver, 2004). Davidson et al. (2007) further argue that often, even where an organisation is willing to pursue community participation, there is little that can be achieved when following tightly specified project-based instructions. In South Africa, for example, in-situ improvement programmes were often so tightly scheduled that the time allocated for local residents' participation was insufficient for obtaining any meaningful outcomes (Huchzermeyer, 2006). In other cases, 'participation' is claimed when there has been none in any meaningful sense. For example, a study on housing improvement and reconstruction programmes in El Salvador found that despite the administration officially stating that a participatory approach had been used, in reality local people had only been involved in the projects as labourers (Davidson et al., 2006). They did not have any role in the decision-making or the technical details of construction. Furthermore, this project had a negative effect on the locals' monthly earnings, as they had to leave more permanent employment for this temporary project. This led to dissatisfied beneficiaries who became uninterested in taking part in any other activities organised by the administration (Davidson et al., 2006). In such cases, where interventions are more project-based and rooted in reaping efficient outcomes, it is more likely that inadequate forms of participatory approaches will be followed. While participation as an approach has several other conceptual weaknesses and failures in implementation, the above-mentioned issues also have a significant effect on gender-focused concerns in context to urban housing

improvement and poverty reduction programmes. Cleaver (2004) highlights another critical issue regarding the role of power hierarchies in the community, which have a constricting effect on the participation of weaker or more marginalised members of the community. This is specifically important in the case of Pakistan, where social norms often restrict women's participation in upgrading programmes (Khan, 1996).

To address some of these critiques, Hickey and Mohan (2004) have suggested a broadened conceptualisation of participation, away from a focus on project-based interventions and towards linking participation to more participatory governance and state action. However, Chapter Eight and Nine highlight some crucial difficulties that hinder such processes in low-income settlements in Pakistan. To analyse these issues, the dynamics of structural social constraints and community mobility in Lahore are studied in later chapters through explorations of varying forms of local, gendered involvement in communal activities and improvement programmes.

2.4 Conclusion: Linking Gender, Housing Improvement Programmes and Transformative Pathways

The three interventional approaches reviewed in Section 2.3.3 indicate the changing dynamics of the housing discourse and relate these to gendered issues. Although there has been more recognition and debate about the need for more pro-poor policies that engage with the local community, there are often conceptual and implementational shortcomings which hinder the achievement of substantive changes. These initiatives have often focused more on addressing what is tangible and visible, with a project-oriented approach to improve housing conditions and ultimately reduce poverty in a spatially-defined area. These interventions have often aimed for a quick and technical fix without realising the role of social relations and power hierarchies.

This has also been the case for a gendered approach. Although academic and policy-focused debates have explored various aspects of housing interventions and issues of gendered vulnerabilities and disadvantages, there are still, as Moser (2016a) argues, deeply-embedded and persistent gender inequalities and constraints in the pursuit towards 'just cities' or cities that respond equally to men and women. Interventional approaches

have often completely ignored gendered concerns and the social barriers faced by women in accessing housing or the provisioned public utilities in their settlements (Miguel and Gugerty, 2005; Arabindoo, 2011). In other cases, these issues are often treated as mere 'add-ons' to otherwise gender-blind programmes.

Furthermore, despite the reiterated feminist arguments on the need for transforming gender relations, in many ways progress, made over the past few decades, has been disappointing. However, a review of the transformative nature of housing in section 2.3.1 along with a review of approaches and interventions made in the past (both failures and successes), indicate this to be a potential pathway for achieving the envisioned gendered transformation. In fact, the integration of gendered concerns into urban and poverty-related discourses is sometimes considered as a mandatory requirement not just for achieving gender equality but also for reducing urban poverty (Moser, 2016a). Housing in itself, as argued in this review, is a transformative concept and housing improvement programmes may provide a potential pathway to achieving gender equality. However, a critical aspect that has divested the transformative potential from gender-focused housing and poverty reduction interventions, in the past, has been a lack of focus on the social constructs and complexities of urban livelihoods. Arguments supporting both bottom-up and top-down approaches to achieve transformative changes provide important ideas for this research study, as they delineate pathways in which several forms of 'gendered disconnects' are either addressed or avoided. Given the changing policy agendas during this time, as argued by Moser (2016a), there is a critical and timely need to advocate for more substantive changes in the gender agenda and to recognise and address the various constraints that may hinder transformative pathways to gender equality and empowerment.

Chapter 3 – Research Methodology

3.1 Introduction

Guided by Moser’s asset accumulation framework, as discussed in Chapter One, this research study aims to identify and explore reasons for various forms of gender disconnects that hinder transformative pathways to more equitable cities. This chapter will explain the research methodology used in this study. The first section explains the methodological approach used in this research followed by details of data collection methods, the validity of data and its coding and analysis. After this, a section on the study area explains reasons for selecting Lahore, and specifically Ahmed Town, as a study site in Pakistan. Moreover, details of the ethical considerations, my positionality and self-reflexivity and some study limitations are also explained.

3.2 Methodological Approach

The framework used in this thesis suggests that in theory housing improvement and poverty reduction programmes may lead towards transformative gendered relations and more equitable and just cities. The research undertaken for this thesis, in urban Pakistan, seeks to explore the gendered nature and outcomes of housing improvement and poverty reduction programmes with a view to evaluating the extent to which they may also lead to gender equality and changes in social hierarchies. In order to do so, this thesis evaluates gendered housing needs and priorities, the underlying issues in urban housing improvement and poverty reduction approaches and the complex and heterogeneous social gendered relations.

To explain the deeply embedded and often contradictory complexities that often hinder the potential pathway (explained in Chapter One), a grounded theory approach with mixed methods was used.

Due to the nature of this study, grounded theory was considered to be the most appropriate approach for the initial and systematic discovery of findings (Glaser and Strauss, 1999). The use of a constructivist grounded theory approach was especially important as it

enabled data to be analysed not by testing a predetermined hypothesis but by building on interpretative concepts and relations during the course of the fieldwork (Allan, 2003). A constructivist approach to grounded theory was also important because the research was conducted at both the policy planning and local residents' level. This required a flexible path for data collection, which was not limited by standardised procedures. Each step of the research informed and furthered the process of data collection formulated by going back and forth between the different stages of research (Charmaz, 2003). There is an argument that a literature review should not precede fieldwork when following a grounded theory approach, as it can have a derivational impact on the theoretical constructions (Chiovitti and Piran, 2003). However, this thesis followed Allan's (2003) rationale of first familiarising with relevant literature in order to define the research objectives and methods before initiating data collection. Although establishing a preliminary understanding of gendered housing issues and interventions was important for a more informed initiation of data collection, literature on both urban housing and poverty reduction interventions and the gender discourse was still continuously reviewed till the very end as important insights continued to develop during the study period.

While constructivist grounded theory was the overarching methodological approach employed in this study, it was combined with a case study approach to undertake an in-depth exploration and to develop an understanding of a complex and multi-faceted issue in the context of a settlement where housing improvement and poverty reduction interventions were implemented. A case study approach essentially involves an in-depth examination of a particular case (or multiple cases) and may be especially useful for understanding and explaining 'causal links and pathways resulting from... policy initiatives' (Yin, 1994; Green and Thorogood, 2009; Crowe et al., 2011, p.4). Using case study data when following a grounded theory approach has many advantages. According to Eisenhardt (1989), merging of the two approaches is expected to develop unique and original theories that have low researcher's bias as they are based on a real-life setting. Such research can be further expanded in future studies and is also likely to be 'empirically valid' as it can be easily tested (Eisenhardt, 1989). Such a methodological approach is also widely used in

social science research (Fernandez, 2004; Crowe et al., 2011). However, when using these two approaches together, it is important to determine which of the two is the main approach driving the research (Fernandez, 2004). This is because, contrary to a grounded theory approach, a case study approach requires the development of theory before data collection (Yin, 1994). Moreover, there is a need for prior knowledge and familiarisation of theoretical issues and debates (Crowe et al., 2011). Although, as mentioned above, Allan's (2003) rationale was followed in using a grounded theory approach, where a review of literature and formulation of research aims and methods precedes data collection itself, it is still important to indicate that constructivist grounded theory was the main approach used in this research study. The use of these two approaches has enabled understanding of complex processes in an area that has been minimally researched in the past.

A case study approach is useful in answering more explanatory 'how', 'what' and 'why' questions (Crowe et al., 2011). This is relevant for this study as it also aims to address questions such as, 'how' are interventions planned and implemented, 'what' have been the outcomes of the interventions and 'why' do these interventions fail to lead towards empowerment of women and gender equality. Moreover, an interpretive case study approach as defined by Stake (1995) is followed, which involves evaluating processes and consequences from various perspectives with the aim to understand social complexities and to develop theory.

Hence for this study, one particular case, that represented a 'typical scenario' in *katchi abadis* (where interventions have been implemented) was studied. Due to the time constraints of a PhD, studying elements of one settlement in detail and learning crucial, applicable information was preferred to conducting research in more settlements but not gathering any substantial findings. Conducting interviews in one geographical area enabled more rigorous analysis that might not have been possible in the case of a broader collection of less detailed information from a number of study areas (Bates et al., 1998; Gerring, 2007). Measures to ensure elimination of bias generated from studying only one settlement were specifically taken to ensure wider generalisation of data.

Selecting a case study area and site for analysis is common in studies exploring topics relating to city and regional planning, neighbourhoods and the role of public institutions in this context (Yin, 2013). This method was used in this research study to enable an in-depth understanding of complex social phenomena (Gerring, 2004; Yin, 2013), therefore enabling a multi-perspective analysis.

Low-income housing settlements have very different dynamics based on the nature and timing of its formation, access to utilities and infrastructure and ethnic, religious and political affiliations. It was crucial to select a community that had the right characteristics to enable research of the explored pathway and to ensure the findings of this case study could be generalised to inform academic and policy debates on gender and housing improvement and poverty reduction interventions in Pakistan. It was also important to capture the context and complexity of the processes and role of key stakeholders in this explored pathway to transformations. The housing settlement, within Lahore, was selected based on the following criteria:

- a) It was mandatory for the housing settlement to have regularised tenure so that it was eligible for the implementation of in-situ improvement and poverty reduction programmes (due to the laws of the *Katchi Abadi* Act mentioned in Chapter Five).
- b) Since this study evaluates processes of housing improvement and poverty reduction programmes, it was also mandatory for the settlement to have had some commonly implemented form of in-situ interventions in the last five years. A condition of five years was set so that respondents had had a reasonable amount of time to assess the programmes but still remembered the details of the programmes.

Details of how and why the findings of this research are more widely applicable are provided in Section 3.5, which lists reasons for selecting Ahmed Town as the main study site. About three and a half months were spent in Ahmed Town, with intermittent visits to other sites or time taken out for interviews with key informants of this study.

3.3 Data Collection Methods

Qualitative methods are a salient aspect of a grounded theory (Khan, 2014) and a case study approach (Fernandez, 2004). These were central to data collection and have been used in this study to understand the complexities involved in the inter-related processes determining the planning, implementation and results of housing improvement and poverty reduction programmes. Qualitative questions were specifically useful for this study as they enabled an in-depth exploration of deep-seated social complexities and inequalities (Clope et al., 2004; Gray and Campbell, 2007). Bevan (2006) argues that although qualitative methods are seldom used for informing policy decisions, they can, in fact, be very informative and useful in studying processes of development. These methods have also been commonly used for understanding dynamics relating to housing and poverty reduction interventions by researchers such as Payne (2004), Beall (2004) and Huchzermeyer (2006). Although the interview questions were largely qualitative, some answers were coded to allow for elements of a numerical analysis. For example, questions relating to residents' basic biographic information and housing details were used in the process of analysing components of the analytical framework. This use of a numerical analysis enabled decomposition of data in terms of various categorisations that highlighted contradictions and complexities in data gathered from different sources. Moreover, qualitative data was used specifically to inform this research study and to support the arguments made in this thesis. The numerical analysis and qualitative data enabled ranking of men's and women's housing related needs in a hierarchical pyramid representing their priorities.

Data collection was a phased procedure which involved a series of to and fro movements between the processes of data collection and analysis. The primary fieldwork was conducted over the course of six months from December 2013 to May 2014. Data collection methods included:

3.3.1 Semi-Structured Interviews

In order to identify forms of gendered disconnects, it was crucial to investigate the opinions, perceptions and motivations shaping a programmes' formulation, its implementation and its outcomes. The two sets of actors involved have been commonly

referred to as the key informants and the local residents of the housing community. Key informants were primarily professionals working as policy makers, government officials, urban planners, gender specialists and development practitioners. These are collectively categorised and referred together as key informants in the empirical chapters. In many cases, there is a subcategorisation of local residents in terms of local men and local women. Therefore, semi-structured interviews were conducted with these subjects of analysis. The process was primarily divided into two phases due to practical constraints of gaining access to access to the study area and developing local knowledge to make a case study site selection.

3.3.1.1 First Phase

During the first phase, semi-structured in-depth interviews of key informants were conducted. The interviews included both formal and informal discussions (Wimpenny and Gass, 2000) that instead of being focussed on answering specified questions were a learning experience that greatly benefitted this research. Conversations with people who had spent most of their lives trying to understand housing and gender issues in Pakistan was both educational and insightful. Although the focus of these interviews got directed towards the interviewees' area of expertise in relation to the research, it was ensured that all pre-planned interview guidelines were covered.

These interviews were conducted in Karachi, Lahore and Islamabad. Islamabad was visited as headquarters of all international development and funding organisations and national NGOs are situated in the federal capital. Due to their historically important role in the development of housing improvement interventions, it was considered crucial to interview key informants from these organisations. In Karachi, meetings were scheduled with some prominent figures in the fields of urban housing and gender. A large share of both academic research and practical interventions in housing upgradation and poverty reduction interventions in Pakistan have taken place in Karachi or been initiated from there. Therefore, significant insights were gained from people working in these fields. Lastly, as Lahore was the case study site, most interviews with government officials and programme administrations were conducted there, in addition to other urban planners, critics and

gender specialists. This helped in understanding the provincial and local context of low-income urban housing and gendered issues.

Participants for key informant interviews were selected after a review of housing and gender-related literature in Pakistan. An initial list of potential participants was made which was followed by an overall snowball sampling technique. The first point of contact was Mr Arif Hasan, in Karachi, and Mr Reza Ali, in Lahore. Both these 'gatekeepers' were crucially important for their knowledge input in this research and also for further referrals to other key informants. Mr Arif Hasan is a renowned specialist in the field of housing improvement interventions, one of the authors of the Sindh *Katchi Abadi* Act and one of the pioneers of the famous Orangi Pilot Project (OPP). Mr Reza Ali is a renowned development specialist working on urban development issues for over three decades in Pakistan. Due to their widespread connections in the field of housing and urban development, they were able to introduce and refer me to many other people in this field. Although snowball sampling can lead to a selection bias (Atkinson and Flint, 2001), the initial list of key informants was also used to ensure inclusion of all important and available participants. Apart from referrals, I also independently contacted potential key informants, especially in the case of interviewing gender specialists and urban planners, to eliminate chances of restricting interviews to only a certain set of respondents following a similar approach or orientation. Each interview was about 50-80 minutes long, depending on the respondent's willingness to continue longer. In three cases, a second interview was scheduled to share even more information. A total of 21 key respondents were interviewed in the first phase. Details of the key informants interviewed in this study are listed in Appendix A. This number of interviews was considered adequate as, during the course of the fieldwork, it became evident that the circle of key informants was quite limited and the same names were repeated across different cities and provinces.

3.3.1.2 Second Phase

The second phase of semi-structured interviews was aimed to understand gendered housing-related needs of residents and their viewpoint of the programmes' planning, implementation and outcomes. For this purpose, Ahmed Town was selected as the study

site. Although this site was consistent with all the necessary elements required for this research, as mentioned in Section 3.5, there are other reasons for only conducting local interviews in one settlement. It is important to note that prior to selecting the case study site several *katchi abadis* in Lahore, Karachi and Islamabad were visited to formulate a selection criteria for the study site. Insights gained from these settlements also aided in a greater understanding of gendered inequalities and housing improvement and poverty reduction interventions.

Before starting this phase of data collection, small pilot studies were conducted during visits to other housing settlements, i.e. *Khuda ki Basti* (KKB), Orangi Town, Maryam Colony and Akbar Colony. A total of 10 interviews were conducted in these settlements. Although these interviews were not used in the data set for local residents, they indicated the need for some revision of the questions for better comprehension and more responsive answers. Moreover, the pilot interviews informed this study indirectly by delineating urban livelihoods and gender dynamics in low-income housing settlements. They also helped to understand the different types of programmes that are implemented in different *katchi abadis*. Apart from organised semi-structured interviews, informal discussions with field workers, local residents and the ‘gatekeepers’ also led to important insights on the subject.

Access to the residents in Ahmed Town was gained through an NGO, called ‘Muawin’, that had implemented a replication of the OPP sanitation model and had initiated other housing improvement and poverty reduction programmes in Ahmed Town. Apart from gaining access to the residents of this housing settlement, getting help from an NGO was greatly beneficial due to the vast amount of information obtained from their field workers during the process of data collection. It was apparent that the NGO had no intention of influencing the results or steering the direction of this research study.

The first points of contact in Ahmed Town were people who had been closely associated with the NGO during the period of programme implementations. After conducting these two interviews that were required to gain access to the residents, a stratified sampling technique was used subsequently. This particular order of research was deliberated to gain

access and acceptability in the community and to get introduced to potential respondents (initially) through the snowball effect (Cloe et al., 2004). The sampling frame was divided between men and women, in a 1:2 ratio, with no specific overlap of an ethnic group or religious association that could create additional complexity in the analysis. This ratio of male-female respondents was selected due to the nature of the research questions and objectives of this study. Snowball sampling is useful in gaining access to respondents, but it is also critiqued for its potential selection bias (Atkinson and Flint, 2001). Hence, attempts were made to conduct interviews as randomly as possible. To further eliminate any bias, respondents were also contacted aside from the snowballing effect and efforts were made to include households from all lanes in the settlement. This meant the sample included residents who had directly experienced/ benefitted from some interventions as well as residents who had not been beneficiaries of the interventions at all. However, this was possible only after I had spent some time in the settlement and was able to roam around freely and contact potential respondents for interviews myself. A total of 40 female and 20 male participant interviews were used in this study. Details of these participants are listed in Appendix B.

Due to some credibility issues, four interviews were not used in this study. Details of this issue and how it was mitigated are found in Section 3.8. While there were no criteria for participant selection based on ethnicity, occupation or religion, only men and women between the age of 18-60 were interviewed. This specific age bracket was used because it covers the main working age groups and thus allowed urban livelihoods and programme interventions to be understood through the perceptions and viewpoint of individuals working towards the betterment of their household's living conditions, formally or informally. It was ensured that no vulnerable people are included in the study, as per the ethical considerations mentioned later in this chapter. Each interview was from 20-60 minutes long depending on the respondent's willingness to carry on. To avoid repetition of data, only one interview was conducted in any one household. Interviewing men and women from the same household would have also skewed statistics relating to percentage distribution of households with access to certain utilities. A total of 60 local residents'

interviews was considered to be an adequate number due to the convergence of responses to the same replies after some time. By the time 60 interviews were conducted, respondents from all age groups between 18-60 had been interviewed, with all categories of marital and occupational status being included. After conducting this number of interviews, a certain degree of repetition was noted in the responses.

There were guidelines to direct the interviews although they were designed to enable flexibility. Although this study was mainly qualitative, some questions relating to residents' biographic information and housing details were asked initially. This enabled an understanding of the complex urban livelihoods and how they affect/ are affected by different housing improvement and poverty reduction interventions. Open-ended questions were asked to allow respondents to raise issues not anticipated by the researcher and to build accounts of experiences in their own words (Woods, 2006). Often further elaboration on residents' answers and comments were also asked. Thus, the discussion could be steered to an interesting point or finding but simultaneously the guidelines ensured that all themes of enquiry were covered. The interview guidelines and information sheets are shown in Appendix C and D. These interview guidelines were translated into Punjabi and discussed with the NGO workers beforehand to enable easier translation and local comprehension. The questions were at times rephrased or put into a specific context to generate more responsive answers. Prompts were sometimes used to stimulate discussion or to retrieve more information. These interviews, as explained in detail later in this chapter, were recorded.

3.3.2 Secondary Research – Documentation analysis

During the initial phase of reviewing literature for this study, a vast amount of literature available on gendered issues in low-income settlements, contextual changes in the gender agenda worldwide and in Pakistan over time and the housing improvement and poverty reduction discourses were studied. After an initial review of the available literature, a substantial part of the secondary research was conducted in Pakistan. This is because I was able to gain access to official reports and documents published by the government and development organisations on their projects and programmes during the first phase of

interviews. This provided important insights into the types of housing improvement and poverty reduction interventions implemented in Pakistan along with information on their aims and outcomes. However, they required critical reading as these documents tended to focus more on the positive side of the implemented interventions and it is common for NGOs and funding organisations to modify reports based on their needs. Moreover, the presentation and delineation of outcomes also provided information on how these interventions were assessed and perceived by the implementing agencies. In addition to these documents, academic papers, research reports, newspaper articles and policy documents were also used in this research. Cross-comparisons between policy documents and programme reports helped to provide context to the changing housing policy and gender discourse in Pakistan and to gain a better understanding of the viewpoints of policymakers and other key stakeholders. Furthermore, internal checklist guidelines for reviewing programme proposals and making funding decisions were provided to me by key informants working in international development organisations. These provided important insights into how decisions regarding housing improvement and poverty reduction interventions and helped in a more critical analysis of programme documents collected from other sources.

The documentation analysis preceding the second phase of interviews was extremely useful as it provided contextual information about the various forms of housing policies and poverty reduction interventions and the subsequent results of these interventions over a period of time beyond what the fieldwork could potentially cover (Lindsay, 1997). Hence, documentation analysis was extremely important for this study and had a large impact on the analysis.

3.3.3 Participant Observation

Participant observation is considered to be one of the most important research methods (Jones and Somekh, 2005). It proved to be a very important tool for this study as it provided insight into the housing issue and the often unstated yet vividly apparent gender dynamics. Participant observation was not only useful when conducting research in the study area, but it also helped to provide an understanding of housing policies and

programmes in the other *katchi abadis* visited during the fieldwork. It helped significantly in selecting Ahmed Town as the main study site and helped formulate a background context for the research questions. I used to arrive at Ahmed Town in the morning and leave before sunset. These timings had been advised by the NGO for precautionary safety reasons. They also allowed me to interview participants after they had come back from work. Staying later after sunset was also felt to be very intrusive, as families began gathering for meals. The early timings allowed an optimal number of interviews to be conducted and for adequate time to be spent in the settlement.

Participant observations are also important because participants' accounts and the actual reality can sometimes differ (O'Leary, 2010). In the case of this research, there were several times when I had to read between the lines and assess responses based on respondents' pauses and facial expressions. Since this research involved discussing gendered vulnerabilities, housing needs and opinions on the implemented programmes, the participants were sometimes hesitant to talk about their actual viewpoint. Prompts helped in such cases to elucidate fascinating findings. Ledgerwood (1999) explains this as the dilemma of working with humans, as respondents avoid true answers in the fear of embarrassment or from trying to impress the interviewer. Hence, careful evaluation of the situation punctuated with minimal prompts and aided with observations enabled more in-depth analysis.

However, the subjective nature of observation as a method of social research can be critiqued for lack of objectivity and accuracy (Kumar, 2005; Jones and Somekh, 2005). It is also difficult to execute (May, 2001) because of the effect that the researcher's positionality and actions have on the participants under observation. I had to create a balance between connecting with the residents and also maintaining distance to avoid affecting local behaviour with my own actions.

These different data collection methods helped in identifying the multi-faceted 'gendered disconnects'. It provided information about the differing views of the key stakeholders that play a crucial role in the existence of the explored disconnects. In order

to eliminate as much discrepancy or bias in data as possible, these different data collection methods were used to triangulate data (Guion et al., 2002; Woods, 2006). This technique is commonly used by social science researchers to eliminate ambiguity and to provide a deeper understanding of the research questions (Yin, 2013), although it is also unlikely to completely eliminate all ambiguities (Hammersley, 2008).

3.4 Data Analysis

An essential element of grounded theory is the simultaneous collection and analysis of data, which directs research towards a more focused and informed approach (Connel and Lowe, 1997). Data, collected by the methods explained above, was continuously analysed and used for furthering the process of research. After completion of the data collection phase, a more intense phase of analysis and examination began.

This phase was initiated by transcribing the interviews and coding them using the ‘open coding strategy’ to ensure inclusion of data which may otherwise get ignored in a standardised selective coding procedure (Larossa, 2005 p. 840) or get subdued within the ‘noise’ of collected data (Allan, 2003, p.1). It was considered most appropriate for this research as it allowed for an inductive approach to be processed. The process of ‘open coding’ data was used for it to be both individually and collectively scrutinised (Strauss and Corbin, 1990). The dataset was also disaggregated on the basis of socio-economic categorisations which enabled a thorough understanding of the complex realities of urban livelihoods and which challenged what this thesis found to be presumptions about urban livelihoods amongst key personnel. The aim of breaking data into multiple smaller categorisations was to understand the different ways in which various factors, referred to as the ‘driving forces’ in this thesis, affected residents’ housing improvement and poverty reduction priorities and influenced the subsequent formulation of housing improvement and poverty reduction interventions. Hence, common themes were highlighted and hierarchically categorised on the basis of respondent frequencies. While SPSS was used in some cases to evaluate numerical data for exploring questions relating to biographic information and housing details, excel sheets were used to enter all qualitative data in the form of tables under broader categories of the interview questions. Due to my familiarity

with this software, it was used primarily to organise data in a tabular form with text written in each cell, as opposed to the conventional use of excel for entering numerical data. This tabulation made referral to my qualitative data and its analysis easier and accessible, with an extra notes section that listed all the intricate details of the interview. Efforts were also made to separately log important and insightful quotes from interviews to bring out the voice of the interviewees. Data collected in the form of project reports and official government documents was also simultaneously evaluated with the field notes and audio recordings of interviews. Once the qualitative data had been transcribed, coded and referenced across the different findings, it was grouped into categories linked to the research questions. This was a crucial step in the data analysis phase, as grouping and organising concepts together by moving them from one state of 'abstraction' to the other, while also staying within the scope of my research questions, was essential for determining the results of the study (Larossa, 2005, p.843).

The responses of male and female residents were analysed separately. Key informants' viewpoints were divided into the three following categories based on each individual's work and specialisation.

1. Urban planners and analysts: This category included architects, planners and urban critics who work, or have previously worked, in some form of policy design or its critique. It includes respondents from international development organisations, government officials, NGOs and independent research organisations and think-tanks.
2. Gender specialists: This includes respondents who specialise in the field of gender and are mostly either affiliated to an NGO or international development organisation if not working privately.
3. Programme managers and coordinators (including government officials): This includes respondents who either work in government offices or NGOs but have been directly involved with the administration and implementation of housing improvement programmes.

The data relating to the housing needs and priorities of local residents were analysed through analytical disaggregation and was contextualised by the qualitative interview data and my discussions with respondents. This enabled the ranking of residents' housing-related needs and their depiction as a hierarchical pyramid to show the differences and similarities in men's and women's prioritisations. The planning and implementation processes and outcomes of the programme interventions were analysed separately. Residents' participation in the three externally-administered interventions was analysed with respect to the various factors affecting urban livelihoods. These findings were then compared with residents' involvement in other forms of communal activities to identify constraints and issues that residents may have faced in the case of externally-administered programmes. This analysis also enabled a better understanding of gendered, urban livelihoods in low-income settlements.

Following this examination and exploration, the three stages of the three interventions (i.e. planning, implementation and outcomes) were systematically analysed using the gender audit technique. Amongst other gender-analysis tools, this technique is developed by UNDP to evaluate the varied impact on men and women of certain budgets, policies and programmes. This systematic analysis was guided by Caroline Moser's (2005) gender audit methodology and Renu Khosla's (2009) explanation of gender audit tools. The two have aided in the development of an assessment methodology and framework. This evaluation is a product of desk reviews, field visits and semi-structured interviews. It is informed by the contextual background, detailed in Chapters Four and Five, which explains historical changes in gender issues and housing improvement and poverty reduction interventions in Pakistan. The evaluation is also informed by the detailed analysis of the qualitative and quantitative data collected in the field and discussed in Chapters Six and Seven, which reveal profound issues hindering the transformative potential of the housing improvement and poverty reduction interventions studied. Following this analysis, the gender audit entails a series of questions such as whether gender disaggregated data was collected during the planning phase to incorporate gendered issues; if men's and women's specific needs were taken into account; were men and women involved in the planning process; what

percentage of men and women were involved in official meetings for the infrastructure provision; if local women participated in any way; if barriers to their participation were addressed; if the programmes addressed practical gendered needs; if the programmes led to changes in women's empowerment or changes in their involvement in household decision-making and so on. This is not an exhaustive list, and more details of this analysis are provided in Chapter Eight. This analytical evaluation helps in the assessment of progress made towards the achievement of gender equality and equity. It identifies critical issues of importance that not only affect the material outcomes of the interventions but also hamper the possibility of changes in gendered relations and social hierarchies

3.5 Study Area - Lahore

Chapter One briefly discussed some important reasons for selecting Pakistan as the main study area. Chapter Four will explain the context and background of Pakistan, which further signifies the need for this analysis in Pakistan. Within Pakistan, the main study area was selected in Lahore, however, as mentioned before, key informant interviews were conducted in the three cities: Lahore, Karachi and Islamabad.

Lahore was selected as the main case study city for many reasons. It is the provincial capital of Pakistan's largest province, Punjab, and is the second most populous city of Pakistan. According to the Population Census 2017, Lahore's urban population is approximated to be 11.1 million. This is arguably an inflated figure, as the definition of urban Lahore, used in the Census 2017, categorises the entire district as urban as opposed to the urban classification in the previous census (Ibrahim and Riaz, 2018). However, irrespective of the definitional issues, the population of Lahore's district was growing at 3% per annum between 1998-2017, which is higher than the average provincial and national population growth rate. Furthermore, according to the World Urban Prospects report, Lahore is also expected to be the 36th most populous city in the world by the year 2025 (United Nations, 2011).

Lahore has a strong economic presence in the province and a large industrial sector. It is politically important for being the provincial capital and for its geostrategic location,

adjacent to the Indian border. Lahore has a long urban history dating back to the 'earlier regional systems' when it was known for its 'central economic and political/military role' in the Mughal Empire (Chase-Dunn and Willard, 1994, p.104). The map below shows the increased spread of Lahore over a period of more than two hundred years.

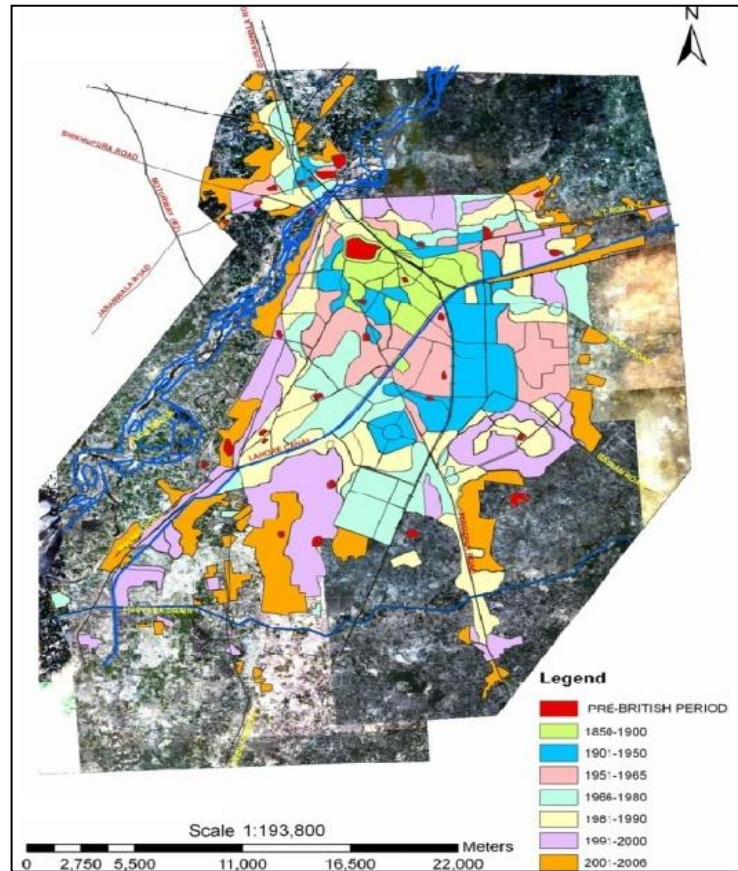


Figure 3.1: Spatio-temporal map of Lahore, Pakistan
Source: Nespak, 2009 (reproduced in Jamal et al., 2012)

Similar to other cities in the Global South, Lahore has experienced high population growth due to both the natural increase in population and rural-to-urban migration. Additionally, political events and changes have also been an important reason for migration in Pakistan. This is explained in detail in Chapter Five. Urban population growth of the city has led to the worsening of the housing crisis. Although low-income settlements in Lahore vary depending on the location, tenure legality and structure of housing, the residents are commonly subject to dilapidated living conditions with a lack of basic utility and

infrastructural provision. Lahore, according to the Director-General of Punjab *Katchi Abadi* Division, has approximately 470 recognised *katchi abadis*.

Apart from Lahore's historical, political and economic importance in the country, another reason for selecting it for this study was that both the city and its *katchi abadis* have been very scarcely researched. Most research has been conducted in Karachi, due to its greater population size, a greater number of recognised and unrecognised informal settlements and generally the severity of the housing crisis and academic and policy-focused attention. Although research in Orangi Town would have been very useful and relevant, the selection of Lahore was influenced also by reasons relating to theoretical applicability and practicality. In practical terms, security was a major concern in Karachi since OPP workers were being specifically targeted by tank mafias and other political groupings just before the commencement of this study's fieldwork. Even during my fieldwork in Karachi, I was only able to visit Orangi Town very briefly and after two days of postponement due to security hazards. Hence, conducting fieldwork over a long period of time in Orangi Town would have been impossible and conducting research in any other settlement would not have had the advantages explained for Ahmed Town in the following section. In terms of theoretical applicability, Lahore was, in fact, a more suitable city. While Karachi is infused with other factors such as water tank mafias and politically-motivated violence and pockets of radicalisation, research in Lahore was better able to concentrate on the issue at hand without being affected by additional factors. Lahore's relative neutrality in terms of political insurgency, radicalisation and ethnic politics also enabled this research to be more focused and applicable to other cities. The fact that very little research has been done on Lahore's *katchi abadis* also makes this study a significant contribution to both urban housing and gender-related literature for Lahore itself. Lastly, due to my personal familiarity with the city, being my birth town and where I grew up, helped in developing a better understanding of the local environment. Moreover, knowing its historical, cultural and political context helped in understanding the complexities of poor gendered livelihoods as well as the innate institutional culture.

3.5.1 Study Site – Ahmed Town

After visiting several housing settlements in Lahore, Karachi and Islamabad, Ahmed Town was chosen as the main case study site for conducting the second phase of primary fieldwork. Ahmed Town is a recognised informal settlement, situated in Shadipura and within the larger area of Daroghewala. Figure 3.2 shows its location in the context of the main roads and highways.



Figure 3.2: Location map for Ahmed Town
Source: Google Maps [Online]

There were several reasons why this settlement was chosen as the case study site. Firstly, Ahmed Town is a regularised settlement, where a series of housing improvement and poverty reduction programmes were implemented approximately 1.5 years before the commencement of the fieldwork. Moreover, the fact that both, NGO-led and government-led programmes had been implemented in this settlement was especially useful for this study, as it enabled understanding of processes involved in both types of implementations. The local NGO's official affiliation to the OPP-RTI for these specific programmes was also a main contributing factor to the site selection as being affiliated to such an organisation eliminated issues such as corruption and technical problems relating to the quality of the

programme. The types of programmes that had been implemented in this settlement were common in other *katchi abadis* as well. Hence studying this one settlement provided insights that could be generalised to other settlements as well. Furthermore, the history of this settlement's creation, its geographical location and number of housing units made studying this settlement relevant to the context of this research. It was not a specific ethnic minority area nor was it politically or religiously associated to any group, which would have affected research on government/ NGO-led interventions. All these reasons enabled research in this settlement to be more widely applicable to other *katchi abadis* and housing improvement and poverty reduction interventions implemented across Pakistan.

3.6 Positionality and Self-Reflexivity

As a Pakistani national, I had a general advantage during the course of the fieldwork and in terms of the innate socio-economic and political background to the study. In fact, at times I faced the challenge of disassociating myself from the contextual background, especially in the context of gendered issues and to study the local dynamics objectively. It is very important for the researchers to locate themselves within their research. This technique helps eliminate any unintentional bias and is especially common amongst feminist researchers such as Harding (1991) and Staeheli and Lawson (1994). I was continuously aware and cautious of my positionality.

Being a local, I had the advantage of talking to the respondents with a cultural context of familiarity. However, there were still power dynamics in interviews with the local residents. This is because power dynamics are also affected by factors such as social standing, gender and ethnicity (Scheyvens and Storey, 2003). Despite my efforts to appear as part of the community, I was an obvious outsider, who was often even thought to be a polio worker or women's health worker. Explaining that I was from King's College London only worsened the power dynamic. However, being a woman put me at an advantage, as female participants felt more comfortable talking to me about their issues, and the male participants did not feel threatened by me in any way. I was also extremely cautious throughout the course of the fieldwork not to express or allow my viewpoints to influence my findings.

3.7 Ethical Considerations

Researching issues on gender, housing needs and vulnerabilities can be challenging because such issues may be sensitive and can cause distress. In the case of this research exploring both ends of the gendered disconnect was equally challenging. On one end was an in-depth study of the local residents' lives and on the other end was a questioning of ideals that the key informants had spent their lives working towards.

Throughout the fieldwork, I observed an ethical course of conduct. All interviews were conducted in accordance with the rules stated in the informed consent form. In the case of key respondent interviews, I emailed them details about my research, its purpose, the voluntary nature of their participation and protection of their anonymity, prior to scheduling the meeting. Before starting the interview, I repeated all these points in case the participant had not read my email. In the case of local resident interviews, I explained all the details first in our meeting. I categorically asked the respondents to ask me any questions regarding the research or their participation. Following this procedure, I asked for a recorded verbal consent. Signatures were not used as most of the local resident participants were illiterate and even in interviews with key informants, this bureaucratic procedure was thought to negatively affect responses (although forms were still sent to them beforehand). Participants were also informed about their right to withdraw at any time until the final write up in 2016. Although no one asked to withdraw from the research, this clause relieved participants from the suspicions being created after hearing the formalities of the consent form. Moreover, before contacting the participant I ensured I was not contacting anyone in a particularly vulnerable situation. Apart from excluding children and people with mental disorders, I excluded people suffering from extreme mental trauma such as the death of a close relative or an accident.

Participants' anonymity was continuously maintained. In the case of local resident interviews, only first names were asked and all audio recordings were number coded. For key informants, only generalised designations are mentioned (in cases where respondents did not want to be named) and audio recordings are also number coded. Pseudonyms were used in the participant lists for local residents to maintain anonymity and also in the case of

all key informants who preferred to remain anonymous. Since consent for participation was taken verbally, they are stored in the audio recordings and no forms with names are kept and all handwritten notes only had first names. The audio recordings are saved on my password-protected computer. In the case of my phone theft mentioned in the limitations section, I contacted the phone company and with their help destroyed the hard drive of the phone, hence protecting the confidentiality of my interviews.

Overall, the study fully complied with the ethical process supervised by the Research Ethics Panel of King's College London that had granted approval for this study prior to the commencement of the fieldwork.

3.8 Research Limitations and Constraints

During the course of this fieldwork, several limitations and constraints were experienced. Although their effect was mitigated and minimised as much as possible, it is important to be aware of these issues.

Firstly, this research was limited only to *katchi abadis*. These are legally defined as settlements that were previously illegal encroachments on state-owned land but have now been officially regularised in accordance to the *Katchi Abadi Act*. As these settlements no longer face the threat of eviction (although the government is entitled to make exceptional decisions) they are eligible to apply for housing improvement and basic utility provisions. Due to this issue of legality, unrecognised housing settlements could not be included in this analysis

Secondly, the sample size was limited due to the nature of the qualitative questions. It was a limitation for the evaluation of local residents' responses when they were subcategorised for analysis. However, the aim of this research was not to find generalised data for a large generic population but to explore the complex underlying issues in gendered urban livelihoods and housing policies and programmes. Hence, although this limitation was foreseen before starting the local resident interviews, it was an intentional choice made to enable an in-depth study that this research finds to be crucial.

Thirdly, I faced a language barrier. All interviews with the key personnel were easily conducted in a mix of Urdu and English since I am fluent in both languages. However, in the case of interviews with local residents, I faced difficulty in properly explaining the questions to local residents. I am conversationally fluent in Punjabi, but the local dialect was slightly different. With the help of the NGO workers, I overcame this problem as they helped me practice interview questions before going to the settlement and helped with prompts during the first few interviews.

Fourthly, a major constraint faced during the fieldwork was the theft of my phone. I had eleven interview recordings in it. Due to constant travelling at that point in my fieldwork, I had only backed up seven of those interviews. The loss of four interview recordings was a great setback to my study. However, I did have elaborate notes which I used later on, but I spent a week trying to locate the phone with the help of the network provider. In the end, I had to make use of my notes and burn the hard drive of my phone remotely to protect the participants' confidentiality, even though it was protected by passwords initially as well.

Lastly, during the local resident interviews, some residents questioned my intentions for entering into their settlement and interviewing them. Some of them expected something in return such as a donation or a job offer, even though I along with the NGO staff repeatedly told them about my work and my intentions. In fact, I had to discard four interviews with men aged between 22 and 24, whose answers on further evaluation were consistent with false information. They gave false answers in the hope of obtaining a job. These were part of the first ten interviews conducted in Ahmed Town when I knew little about the people and the settlement. It was a loss of four long interviews but simultaneously it was an important learning experience that guided the remaining interviews I conducted, triangulating received information and double checking the validity of responses. However, even if the other respondents did not expect a job or a donation, they expected a return for their answers in the form of development programmes fitting their needs. There were also some residents who reacted negatively to my presence as they were tired of having NGOs, including foreigners, come to their settlement for interviews and pictures. They felt used and could not find any advantage in answering questions.

Although this was a constraint for my fieldwork, it showed a whole new dimension to the research. The people of this settlement had lost hope in the government, NGOs and other outsiders who came to their settlement; their aggression was grounded in false promises. I tried to tell them as much as I could about my research and the limitations I had as a student not being able to undertake any development initiative on my own. Even though there were some residents who suspiciously questioned my intentions and research, especially men as I spoke to the women of their family, there were a lot more residents who welcomed me warmly, participated enthusiastically and took interest in my research.

Another crucial constraint that I faced was the limited number of pictures I could take of the settlement. Photographs could have been an important source of information. However, the focus of this research is on gender and housing. Due to religious and social reasons, it was considered inappropriate to take pictures of women. While I sometimes took pictures of their embroidery work or children, I was particularly told not to take a picture of the women by the NGO workers. Moreover, I had to rely on my own observation for interior housing details as taking pictures of the inside of their houses felt very invasive to their privacy. Moreover, taking pictures of the local settlement, their living styles and conditions, all reinforces the already existent power dynamic between the interviewer and the interviewee and emphasises the 'us vs. them' approach that this research urges to break. Hence, photographs were compromised for better responses. One further constraint affecting the quality of responses was the ethical condition to get a signed or vocal consent for the interview. The explanation of the research, its formal conditions and the declaration of the participants' rights actually made them more suspicious and hesitant. Since a large number of the respondents in Ahmed Town were illiterate, asking them for a signed consent was thought to be useless and derogatory. Moreover, recording their consent before they had actually 'given' it, led to hesitant suspicion so that I had to explain myself several times and recreate a comfortable atmosphere for the interview afterwards.

3.9 Conclusion

This chapter explains the research methodology used to understand forms of gender disconnects that hinder the progression of transformative pathways to increased gender

equality. It gives a rationale for using semi-structured interviews and participant observation along with secondary research to perform an in-depth analysis of urban livelihoods for Ahmed Town, a *katchi abadi* in Lahore.

While this chapter gives a short explanation of why Lahore and specifically Ahmed Town has been selected for this research, the next two chapters give a contextual background to the country's socio-economic and political positioning. These chapters further elucidate the effect of these factors on urban housing and gender in Pakistan, which as later explored in the empirical chapters have a crucial impact on the disconnect this study aims to explore.

Chapter 4 - Pakistan – Context and Background

4.1 Introduction

To understand the varying forms of gendered disconnects in urban housing improvement programmes for *Katchi Abadis*, it is crucial to understand the socio-economic dynamics of the country that relate directly and indirectly to housing and gender. The aim of this chapter is to briefly describe the social, economic and political/administrative structuring of Pakistan to give context to the findings of this study. It is divided into five main sections, each of which gives background information for the components of analysis in this study.

The first two sections give an overview of Pakistan, highlighting critical issues relevant to this study. The first section explains the economic state of affairs and the extent and prevalence of urban and rural poverty. This is followed by an analysis of urbanisation in Pakistan. These two sections explain how and why problematic urban issues have emerged over time.

The next two sections of this chapter primarily relate to housing in Pakistan. Section 4.4 gives an overview of the various types of low-income settlements, and the dynamics of their creation. It helps to explain why only a certain type of settlement was selected for this study, while also emphasising the point that urban poverty is not limited only the legally defined and recognized forms of settlements, but it is widely existent in what Beall (1997, p.58) terms the ‘crevices’ of the city. This is followed by an introduction to the political/administrative structure of Pakistan, which makes primary decisions relating to housing and poverty reduction interventions. This section is critically important for understanding the explored gendered disconnects in this study, as it explains what tiers of the government are responsible for decision-making, and how powers and authority over financial and planning decisions are devolved.

The last section gives an overview of gender dynamics in Pakistan. It discusses some socio-economic indicators that are shaped and affected by gendered relations and hierarchies, with the aim to explain the existence of deep-seated gender disparities in the

country. By analysing gender-disaggregated data on education, employment and access to land, this section helps in understanding the research findings of this thesis, which explore the gendered behaviours, relations and hierarchies in urban housing improvement programmes and policies.

4.2 Pakistan – Uneven development, Poverty and Inequality

Pakistan is categorised as a lower middle-income country (World Bank, 2015), with a population of 207.8 million according to the recently published population census of 2017. Although the annual GDP growth rate was 3.9% on average in the past decade (World Bank, 2017), it is arguable that Pakistan has undergone growth without development (Sawas, 2016). Even though income levels have generally increased over time, the poorer households have experienced a fall in their real income (Tirmizi, 2012). Income inequality is high and social indicators are problematic. Its relatively poor development record means that Pakistan is ranked 147th in the Human Development Index (HDI) rankings from amongst 177 countries, with an index value of 0.55 which is the lowest in the South Asian region apart from Afghanistan (UNDP, 2016). Approximately 40% of Pakistan's population lived on less than \$3.2 per day³ in 2013 (World Bank, 2017). Poverty estimations such as these are sometimes critiqued for not considering differences in purchasing power parity but these data are evidence of really problematic levels of poverty, given that the minimum wage, which is set with reference to local prices and the aim of preventing food insecurity (Azeem et al. 2016), was approximately \$3.9 per day (Rs. 15,000 per month) in 2018. Further evidence of the extent of poverty in Pakistan comes from the Multidimensional Poverty Index (MPI) which takes into account ten indicators. Since five of these relate to housing conditions and basic utility provision, the MPI is of particular relevance to this study. It indicates that approximately 44% of Pakistan's population was multi-dimensionally poor, and of these almost half were suffering from extreme poverty, meaning they suffered

³ This poverty headcount from the World Bank is based on 2011 international prices (World Bank, 2017).

deprivation in relation to at least five of the ten indicators (OPHI, 2016)⁴. A further 15% of the population was estimated to be vulnerable to poverty (OPHI, 2016).

The incidence of urban poverty is also serious in Pakistan. The Millennium Development Indicators (MDI) estimated that 45% of Pakistan's urban population lived in 'slums' in 2014⁵. Although, a significant difference was noted in urban and rural average monthly household incomes⁶ cited in the Household Integrated Economic Survey (HIES) (PBS, 2016), further examination of statistics showed that the average income earned by the lowest three quintiles in both areas was almost the same. In fact, the vast difference in urban-rural averages was primarily due to differences in the fourth and fifth quintiles. Although urban poverty statistics are often misunderstood and underestimated due to the use of averages that disregard differences in intra-urban and rural-urban purchasing power parity (Mitlin and Satterthwaite, 2013), some figures explained below offer approximations of the degree of poverty and inequality in Pakistan. This signifies the point made by Mitlin and Satterthwaite (2013), as the use of averages can lead to a dangerous illusion that all, or nearly all, urban livelihoods are adequate and can also explain why urban issues, as argued by Nishter et al. (2014), have historically received an insufficient policy focus in Pakistan.

There is also evidence of high income inequality in Pakistan, as the richest 20% of the population had an income share of approximately 40%, while the poorest 20% had an income share of approximately 9% in 2016 (World Bank, 2017). Inequality was also higher in urban areas, as the income differentials, calculated using monthly household income statistics published in HIES (PBS, 2016), were significantly greater in urban as opposed to rural areas of Pakistan. This high level of inequality reinforces power hierarchies, which, as

4 'Multidimensional Poverty: A person is identified as multi-dimensionally poor (or 'MPI poor') if they are deprived in at least one third of the weighted indicators which are years of schooling, school attendance, Child Mortality, Nutrition, access to electricity, sanitation, water, floor, cooking fuel and assets' (OPHI, 2016)

5 'Slums are defined as households with at least one of the following four characteristics: lack of access to clean drinking water, lack of access to sanitation facilities, overcrowding with three or more persons per room or dwellings made of non-durable material' (UN-DESA, 2014b).

6 Pakistan's urban monthly household income is approximately Rs. 45,000, while rural monthly household income is approximately Rs. 30,000

argued by Mosse (2010), affect poverty agendas and add to the chronic prevalence of poverty.

The next section briefly explains these rural-urban population dynamics and the existence and nature of poverty in Pakistan.

4.3 Rural-Urban Population Dynamics

Pakistan is often typified as primarily rural and agricultural, but the country has gradually taken an urban turn. Table E.1, in Appendix E, provides a compilation of urban and rural growth rates for Pakistan since 1941 as well as urban and rural proportions and percentage changes in the total, urban and rural population across the census years. As can be seen, the urban-to-rural growth rate ratio has fluctuated in response to several underlying factors in Pakistan.

The latest census suggests urbanisation is occurring slowly over time, with the urban population increasing at an annual growth rate of 3%, while rural population is increasing at an annual rate of 2%. According to the census 2017, approximately 36% of Pakistan's population lived in urban classified areas in 2017. However, the census, since being published in 2017, has been widely critiqued for its misrepresentative definition and classification of urban areas (Ibrahim and Riaz, 2018; Khan, 2017; Aftab 2017; Rana, 2017, Zaman, 2017). According to the Punjab Local Government Act (PLGA) 2013, all cities have been categorised as metropolitan corporations, municipal corporations or municipal committees (GoP, 2013). All these cities have been geographically demarcated. However, an analysis by Urban Unit, Punjab, which has marked the functional boundaries of these cities, shows that the official boundaries have excluded the spread of population in urban peripheries, and there is a significant mismatch that requires reclassification of rural areas into urban (Ibrahim and Riaz, 2018). While the 36% urban figure for 2017 is questioned, the previous classification of urban areas in the 1998 census was also argued to have understated urban populations by limiting the definition of urban settlements only to areas that were urban administratively (Ali, 2013). The definitions differed from those for the previous census and meant that the calculations used for calculating urban and rural

population statistics in the 1981 and 1998 censuses substantially altered the urban-rural ratios (Ali, 2013). Ali (2013) had argued that based on population growth rate estimates, the population would have been 55% urban in 2013 if the previous 1981 definitions of urban areas had been maintained. However, the use of estimated growth rates could make these results problematic. The possible underestimation of urban statistics for Pakistan may also be indicated by the data in Table E.2 in Appendix E, which shows the percentage of urban population in various countries based on both country-specific and uniform definitions adopted by the World Development Report in 2009 (World Bank, 2009). These debates over urban statistics encouraged Nishtar et al (2014) to argue that the historical administrative focus on Pakistan as a rural country has led to an insufficient focus on problematic urban issues.

In conclusion, irrespective of the changing official definitions of urban, and the debates about the urban statistics, the functional boundaries of cities are expanding, and several settlements once classified as peri-urban or rural areas have become part of the contiguous territory of cities (Ibrahim and Riaz, 2018)⁷. Urbanisation is also not just occurring through growth in just the largest cities, but significant population growth has occurred in many smaller towns and cities as well (Hasan and Raza, 2009; Burki, 2011). The rate of urban population increase even according to the possibly problematic census, is high. If that rate is maintained, the urban population will double in the next 26 years which requires massive investment and planning for housing and other infrastructure and evidently justifies serious attention to urban policy matters.

The historical fluctuations in urbanisation in Pakistan, shown in Table E.1, were only partly caused by the usual two main factors for a country's urbanisation, i.e. natural increase in population and rural-to-urban migration. An important element in Pakistan has also been political instability and international and civil wars.

⁷ Contiguous urban extents of cities in 1995, 2005 and 2015 were marked to define the functional boundaries of cities. The urban extents were noted to have surpassed the official MC boundaries and were increasing at very high rates.

Following the partition of India in 1947, a large proportion of the 12 million immigrants who migrated to East Pakistan (now Bangladesh) and West Pakistan, settled in urban areas where the potential for these landless refugees to make a living was the highest (Khan, 2007). The 1971 War, which led to the creation of Bangladesh, caused a further reshuffling of refugees once again, with population statistics giving evidence of the highest increase in urban population in the 1972 population census. There have also been significant population influxes from Afghanistan and Khyber Pakhtunkhwa (KPK), especially into the cities of Peshawar and Karachi, due to the wars in Afghanistan and the rise of Islamic militancy in western parts of Khyber Pakhtunkhwa. Pakistan also hosted the largest number of refugees in the world until 2014 (UNCHR, 2014).

Various other government policies and events also led to rural-urban migration. These included the government's policies in the 1960s of industrialisation and the Green Revolution in agriculture led to increased productivity and accelerated economic growth. However, the Green Revolution in agriculture was most helpful to larger farmers but smaller farmers struggled to bear the expenses of the new technologies and high yielding varieties. Hence, the lack of a stable rural income, landlessness and inequality in landholdings all increased rural to urban migration.

The spread of cities and increased urban population, mean urban administrations are faced with numerous problematic issues, with housing and infrastructure being one of their key concerns. In fact, one of the greatest tasks faced by the government of Pakistan, after the partition in 1947, was to provide housing and shelter to the 12 million refugees (Khan 2007). Housing conditions in Pakistan's urban centres are still very problematic with longstanding issues relating to poor quality shelter, sanitation, access to clean drinking water and transportation. The significance of poor living conditions is evident from findings in Karachi, where 30,000 people are estimated to die every year from drinking contaminated water (Kugelman, 2009).

4.4 Types of Low-Income Settlements in Pakistan

There are three main forms of poor housing areas in urban Pakistan. Taken together, these areas have high levels of poverty, they are usually not part of the 'planned' city area and often remain unconnected to the city's infrastructure, sewerage systems and utility connections. These forms of housing can also be conceptualised as the visible outcomes of the gap between the supply of formal housing and the demand for it (Hasan, 2010). The three types can be categorised as follows:

4.4.1 Illegal Housing/ Land Occupation

This is the most organic form of housing from amongst the three categories (pavement dwellers are not included in this analysis). Locally known as *jhuggis*, these housing communities are constructed by setting up tents, made with freely available wood or bamboo sticks, tin sheets and old pieces of rags (Qadeer, 1996). They are commonly erected on vacant publicly-owned land where the existence of informal settlements might remain unnoticed or be ignored by giving a small bribe to the local police officer. Such communities are temporary in nature with no protective layers on the homemade tents; the residents are vulnerable to rain, wind and scorching heat (Mahmud, 2011). Such land occupation usually provides home to temporary migrants who live under a constant threat of eviction. However, these settlements do not always prove to be temporary, as they are likely to develop and grow into more permanent housing (Hasan, 2010). These housing communities have no access to basic utilities such as water, gas or electricity at first (Qadeer, 1996), although they may eventually obtain access through formal and informal processes. They sustain themselves by borrowing utility connections from nearby, more affluent neighbours or by fetching water from distantly located public areas and by burning firewood for cooking.

4.4.2 Semi-legal Housing

Semi- or quasi-legal housing communities develop initially as illegal land occupations, often known as *jhuggis* as described above. Having been occupied for several years, these settlements are either in the process of getting regularised tenure or are informally allowed to remain through tacit government approval (Hasan, 2010).

In the former case, the residents usually have to fight several court cases and battle with forceful evictors, asking the government to give their home a legal status (Berner, 2001). This fight for regularised tenure was initially a process based on cooperation amongst residents that started naturally as large groups of friends and family moved from their villages to the city, settling illegally on public land, and after many years hoping the government would allow them to legally live in that area. However, over time, this process has turned into a systematic manoeuvring procedure orchestrated by profit-oriented third parties. The middlemen (and in some cases local authorities) involved in the dealings gain through this process, as approximately 30% of the land that was officially meant to house informal settlers is kept by them for speculation and sold at a reasonably high profit margin after receiving legal status (Hasan, 2009). This system has slowly become institutionalised, where the middleman, locally known as the *dallal*, brings together a large number of potential residents to settle illegally on publicly owned land (Hasan, 1990; 2010). Once a large number of informal settlers have been encouraged to stay in a particular area, the intermediary bribes the local police and administration not to evict the settlers and to provide some basic utilities (Siddique and Khan, 1994). Indeed, the local police force plays a crucial role in the planning and implementation of informal housing deals through the common exchange of bribes. The next step is for intermediaries to informally strike deals with the government to illegally subdivide the land (Hasan, 2010). This process has become so deeply embedded into the system that such middlemen now form welfare societies and register the informal settlers as residents.

However, there are other significant risks and hazards that residents living in such settlements face. For example, at times they have to settle on land that is easily floodable, such as marshy, coastal or riverside areas, or areas in close proximity to industrial toxic waste disposal sites. Yakookabad, in the coastal areas of Karachi is one of the many examples of such semi-legal housing communities, where resident's lives are under constant natural and environmental threat (Hasan and Ali, 1992). These types of issues are most common in areas where government-owned land lays vacant (Hasan and Ali, 1992).

The prevalence of such high levels of housing informality in Pakistan evidently obstructs the implementation of formal housing laws, regulations and development initiatives. In fact, lack of development initiatives is especially common in cases where residents are informally allowed to live in an area through tacit government approval. For example, Dhok-Haq-Bahoo in Rawalpindi was an unregularised, informal settlement that continued to exist illegally merely on the basis of informal dealings with local authorities (Beall, 1995). The residents managed to live in that area for over twenty years by regularly paying sums of money to the local police. However, due to their semi-legal status, where they were not officially given tenure rights but were also not under any serious threat of eviction, the residents were not allowed to build permanent brick houses on state-owned land. Hence, the residents disguised their bricked houses in mud and hay to give the effect of temporary shacks, as the administrative authorities of Rawalpindi had set a strict rule that disallowed building permanent brick houses on state-owned land in order to discourage informal encroachments. Consequently, such settlements also did not have access to basic utilities such as water and piped sewerage connections needed in a residential area.

4.4.3 Legally Owned Housing

The third category of low-income settlement is where tenure has been regularised. This means that the threat of eviction has been removed, a crucial step for housing improvements. Nonetheless, formally owning land does not automatically translate into improvements in living conditions (Gilbert, 2012; Payne and Durand-Lasserve, 2012). In many cases, there are housing communities with regularised tenure in Pakistan which still suffer from overcrowded and dilapidated living conditions which makes their material situation similar to those in some urban informal settlements (Berner, 2001). Examples of such settlements include Rehmanabad in Karachi, and many houses in the walled city of Lahore are appropriate. Residents in such settlements either legally own or rent a bricked house, but they still do not have access to the city infrastructure (Hasan, 2010). Those whose settlements are in economically strategic locations may also still face threats and harassment from economically and politically powerful real estate dealers encouraging them to sell their land at low prices (Beall, 1995). In cases such as Rehmanabad, where

residents represent an ethnic minority, residents may be particularly vulnerable because of the especially violent political dynamics of Karachi (Beall, 1996).

These housing settlements with regularised land tenure but poor housing conditions are known as *katchi abadis* in Pakistan. As mentioned in Chapter One, this is an Urdu term literally meaning temporary or informal settlements. However, it is used as a legal term in Pakistan to describe housing settlements that were originally built on public land without any legal ownership but which have subsequently been officially recognised by the government.

The research conducted in this study was undertaken in *katchi abadis* because, according to regulations of the Punjab *Katchi Abadi* Act, explained in detail in Chapter Five, only recognised informal settlements are eligible for any type of formal urban improvement programmes and the nature and impact of these, and residents' views of them, are a central part of the analysis.

The three types of housing settlements described above are often collectively grouped under one simplifying and generalising definition of low-income settlements or slums. However, as shown, these settlements have different legal standings, heterogeneous histories and settlers' experiences that must be understood for beneficial policy and programme designs.

4.5 Political and Administrative Structure for Housing and Poverty Reduction Interventions in Pakistan

For each of the four provinces of Pakistan, an elected provincial assembly heads the local government, which is further divided into three tiers of elected and bureaucratic administration. Each province is divided into districts, locally called *zilas*, which is further divided into, geographically demarcated, rural and urban union councils (UC). Several urban UCs are clubbed together under one distinct Metropolitan Corporation (MC), Municipal Corporation (MC) or Municipal Committee (MC)⁸. Each MC varies significantly in terms of

⁸ All MCs are primarily cities, distinctively categorised on the basis of their population size with Metropolitan Corporation being the largest followed by Municipal Corporations and then Municipal Committees

population size and are allocated variable funding. Similarly, all rural UCs in a district are clubbed together under one administrative body, called the District Council (DC). Since the enactment of a national devolution plan in 2001, each of these tiers has had considerable autonomy to accumulate funds, and plan and implement physical and social development programmes independently (Hasan, 2010). These powers have remained the same in the Punjab Local Governance Act (PLGA) 2013. In the case of urban areas, the elected council for MCs are assisted by the bureaucracy that is divided into departments of education, health, revenue, housing, and so on.

Urban housing policies and poverty reduction interventions have been both centrally and provincially determined. Housing policies are primarily made by the provincial government, with some overarching vision determined by the federal government. The provincial government allocates funds for the category 'housing and community development' for each district, which is further subdivided for DCs and MCs. Decisions regarding large-scaled housing programmes, such as the Ashiana Low-Income Housing Scheme, are also made at the provincial level. City administrations, including the local elected members of the Local Government, have the authority to use their provincially allocated funds for housing improvement and poverty reduction purposes. Furthermore, all implementational management is undertaken by the city administrations who also report to the provincial *katchi abadi* departments.

While tiers of local government and bureaucracy work formally towards the planning and implementation of different social and infrastructural housing projects, a blurred line exists between the formal and the informal processes. The interaction of various stakeholders, conditioned by the conflict of vested self-interests creates socio-economic dynamics that cannot be understood within the domains of the formal administrative tiers. These are also highlighted above in the section on semi-legal housing settlements. The embedded existence of informality within the administrative system enables and often encourages the urban poor to bargain and find their own means of survival and sustenance when it is denied in terms of formal housing or even formal sector work. These informal processes are deeply embedded in the systems of governance and must be kept into

account when understanding concepts of housing or poverty. These forms of processes reinforce the understanding of poverty as a 'multidimensional phenomenon' dependent on the actions and interactions of various actors, each of whom play a key role in its perpetual prevalence (Ali, 2011, p.3).

4.6 Gender Dynamics in Pakistan

Gender hierarchies and inequalities are, arguably, 'pervasive if not universal' (Moghadam, 1992, p.35) and affect livelihoods in several different ways. Some of these are explored in this section. Although there are many issues relating to gender bias in Pakistan, which range from wage differentials to domestic and sexual violence, this thesis does not cover the general literature on gender issues in Pakistan. This is primarily due to insufficient space and because the focus of this study is primarily on housing improvement interventions and finding reasons why there are hindrances in the potential pathway to transformations in gendered relations and hierarchies. Hence, to specifically explore reasons why housing improvement interventions often do not lead to changes in gendered relations, a background to the components of the conceptual framework is provided in this chapter and Chapter Five. For this purpose, an overview of the existence of gender inequalities, especially in relation to access to land/ housing in Pakistan is explained. Along with this, Chapter Five also explains some important changes in the gender discourse in Pakistan in relation to political changes and urban housing policies and improvement programmes.

Although gender bias is not uniform in either scale, nature or depth (Delavande and Zafar, 2013), Pakistan falls within what Caldwell (1982) terms the 'Patriarchal Belt', comprising of Middle East, North Africa and South Asia. Gender hierarchy, within these regions, places women in a highly subordinate position to men. There are often several social, economic and political factors that perpetuate gendered discrimination. However, religious beliefs and practices plays a critical role in affecting the social norms, gendered positionality and in turn gender bias within this region. For example, Section 4.6.3 explains the impact of Islamic inheritance laws on women's access to land. Additionally, the concept of 'purdah' (veiling) in Islam, coupled with (and perpetuated by) restrictive social norms,

often hinders women's participation in activities outside of their private space (Mumtaz et al., 2003; Rehman and Roomi, 2012). This, as explored in Chapter Seven, leads to the marginalisation of women's housing needs and priorities, while also hindering the achievement of transformative changes in gendered relations.

Currently, there is a very high degree of gender inequality and bias in Pakistan. The Gender Inequality Index (GII), based on the assessment of three dimensions measuring gender parity in health, empowerment and economic activity ranked Pakistan on 130th position amongst 155 countries in 2015 (UNDP, 2015). Furthermore, the Global Gender Gap Report based on gendered discrimination in educational attainment, economic participation, health status, political empowerment, and access to social institutions and rights (World Economic Forum, 2017) placed Pakistan on 141st position from amongst 142 countries. Only Yemen was found to be worse.

Evidently gender disparity remains very high in Pakistan, however there have been some changes over time in the attainment of education, occupational choices and hierarchical position of women. This section gives evidence of a progressive yet slow paced change in moving towards gender equality.

4.6.1 Education

Gender-disaggregated statistics of educational attainment are an important indicator of social differences between men and women in a particular society. Gendered inequalities in education reflect local social norms and perceptions about men's and women's hierarchical positionality and perceived economic potential. In Pakistan, education attainment is affected by several social, economic and political factors. Overall, Pakistan has a very poor record in education, being ranked 110th amongst 115 countries on the Education for all Development Index (EDI) in 2015 (UNESCO, 2015), which took into account gender-aggregated statistics for literacy rates, universal primary education and quality of education measured by learning outcomes. Although the initiation of several education programmes has increased the country's overall literacy, from a very low base, a large gap still exists between men and women, as shown in Table 4.1.

Table 4.1: Literacy Rates in Pakistan

	1980	1998	2014
Adult female literacy (%)	14.8	29	44
Adult male literacy (%)	35.4	55.3	70
Adult total literacy (%)	25.7	42.7	56

Source: World Development Indicators (WDI) on Adult Literacy Rates, (World Bank, 2015)

According to the Millennium Development Indicators (MDI), Pakistan also had an unequal ratio of girls to boys' enrolment in primary education, which was also lower than the regional comparable statistics for South Asia (UN-DESA, 2015). The persistent gender disparity indicates the deeper sociological norms and economic disadvantages in the society which discourage girls' education. This gender bias in educational opportunities for women also has an impact on future employability and occupational roles that are subject to persistent male dominance as discussed in the next section.

Furthermore, there is a large gap between educational attainment in urban and rural areas of Pakistan. The 2015 Social and Living Standards Measurement Survey found that 67% of girls aged 5-9 years in urban areas were enrolled in primary schools, while the figure remained as low as 48% in rural areas (PBS, 2015a). This difference was even higher at matriculation level (high school) enrolment for girls aged 14-15 years, as 77% were enrolled in urban areas but only 36% in rural areas (PBS, 2015a). The results from the survey found that girls' enrolment in primary, secondary and tertiary levels of education was always lower than for boys, although the gap was less in urban areas (Memon, 2007; PBS, 2015a). Diminishing gap in urban areas does indicate some changes in social constructs and norms (World Bank, 2012). Evidence of such changes are also apparent in the findings of this research.

The literacy rates and figures of educational attainment are important indicators. However, they are not influenced by only the social norms and customs in Pakistan and are

also affected by financial constraints, lack of schools in many rural areas or hostile political conditions.

4.6.2 Labour Force Participation and Occupational Roles

There are still significant disadvantages that women face in terms of occupational choices and wage differentials. Table 4.2 shows the labour force participation rate for men and women in Pakistan⁹. Although female participation in the labour force is rising, as there has been some change in terms of social acceptance of women's employment (Hussain, 2009), it is very much lower than male participation rates. It is worth noting, however, that figures such as these are, in themselves, indicative of the way in which gender 'norms' undervalue women because they do not take into account women's unpaid work in their house as well as their unpaid labour work in farms (rural areas).

Table 4.2: Labour Force Participation Rates in Pakistan

Labour force participation rate	1990	2000	2015
Total	49.3%	50.4%	52%
Males	84.9%	83.2%	80%
Females	11.3%	16.3%	24.2%

Source: World Development Indicators on labour force participation rates, (World Bank, 2015)

In urban areas of Pakistan, women whose work is paid also earn much less than men and are much more likely to be in very low paid occupations. According to the 2015 Labour Force Survey, approximately 34% of urban women, in contrast to only 6% of urban men, earned less than Rs. 5,000 per month (PBS, 2015b) (equivalent to approximately \$1.33¹⁰ per day, which is below the global \$1.90 poverty line as well as the 2015 minimum wage rate of Pakistan of Rs. 14,000. Urban women's average monthly incomes of Rs. 13,700 were also lower than urban men's average monthly income of Rs. 18,600 (PBS, 2015b). These incomes reflect the type of work urban women tend to do. Urban women are more often employed

⁹ 'Labor force participation rate is calculated as the proportion of the population ages 15 and older that is economically active: all people who supply labor for the production of goods and services during a specified period' (World Bank, 2015).

¹⁰ Calculated at the current exchange rate \$1= Rs.128.3

in elementary occupations while urban men more frequently work in technical and associate professions, or as plant and machine operators and assemblers and service and sales workers (PBS, 2015b).

These statistics signify the gender biases prevalent in Pakistan and their impact on poverty patterns. These biases included social factors and hierarchies that constrain women's income by limiting their educational attainment and occupational choices. In addition, due to women's preoccupation with household duties, they tend to take up part-time, low paid jobs, which makes it hard for women to compete and pursue their careers (World Bank, 2012).

4.6.3 Access to land

Land is a crucial economic and social asset which can give a person an identity and social authority (United Nations, 2004). It is obviously particularly important in societies that are still mainly rural and where agriculture is at the heart of many economic activities as it represents the means of production. However, owning land, or having rights over land, is also important in urban societies. In addition to being a source of food production and income generation, ownership of land is also argued to provide men and women with financial security (De Soto, 2000), and to empower men and women economically and socially due to the practical and psychological benefits of ownership (Datta, 2006; Allendorf, 2007; Rakodi, 2016).

Theoretically, women in Pakistan can obtain land through three sources, namely the market, state and through family inheritance (Agarwal, 2003). Pakistan's laws of inheritance, in accordance to the Islamic Shariah law, allocate women half the share of assets that men of the same family status receive (Weiss, 2003). This means that a sister would receive half the share that her brother would receive from their father's wealth, while a widow would receive one fourth of her husband's wealth if they have no children and one eighth if they do have children (NCSW, 2008). UN Habitat (2005) argues that such laws of inheritance are unfair towards women and has urged the government to re-evaluate its laws. However, irrespective of this issue, a majority of women in Pakistan are denied

even their lawful share of inheritance (Hussain, 1999). In research conducted by Awaz Foundation Pakistan (2010), participants commonly acknowledged that women should be given their due share of inherited property, however, only 10% of the sample population actually practiced this rule. Similarly, research by the National Commission on Status of Women (NCSW), found that 97% of women in Punjab and 100% in Baluchistan gave up their rights to inheritance. The deeply unfair situation and practices regarding land are evidently important signifiers of the hierarchical social relations and gender bias that remain innately embedded in the society. In the urban areas, in the case of *katchi abadis*, a joint titling clause was added to the *Katchi Abadi Act* (2011) to try to remedy the gender inequality over rights to land. However, it has not yet been implemented which again is suggestive of the strength of gender biases.

These statistics indicate the vast gender disparities in the country. Although there have been some improvements over time, there is still a very long way to go in achieving gender equality.

4.7 Conclusion

While the next chapter reviews and traces changes in housing approaches and interventions in Pakistan, this chapter primarily explains the overarching conditions prevalent in the country. Following an introduction to the general economy of the country, this chapter has explained the chronic prevalence of poverty and inequality, which are perpetuated and reinforced by one another. It has also emphasised the growing, yet arguably often under researched, urban population that requires urgent policy and academic attention. Although a comparison of average urban and rural household incomes gives the impression of greater poverty in rural as opposed to urban areas, further inspection of incomes categorised with respect to wealth quintiles showed similar income levels in the lower quintiles for both rural and urban areas. The significance of urban poverty in Pakistan was thus demonstrated.

The exploration of the creation, prevalence and growth of low-income settlements helps to explain some complexities relating to housing and the interwoven roles played by

various actors involved in maintaining many of the dimensions of poverty. Similarly, a breakdown of the political and administrative structures, in terms of their roles and authorities, offers important information for understanding how and why certain decisions are made regarding housing improvements and poverty reduction approaches.

The section on gender disparities in Pakistan provide a brief review of the extent of inequalities in various dimensions of urban and rural livelihoods. Despite the overarching prevalence of gendered inequalities, small incremental changes in the field of education and employment were apparent. This corresponds analogously with the findings of this research, which also show marginal yet positive changes in local residents' perceptions regarding women's education and employment.

The risk of overusing averaged statistics has been discussed in this chapter. However, this chapter is also important for understanding how perspectives of policy-makers are shaped. Their decisions are often informed by such generalising statistics, which evade the local complexities. This offers important insights into what factors lead to the formation of their perspectives and how that in turn affects the policy discourse and the gendered outcomes.

The pervasive issues of poverty and inequality, gender bias and the growing urban population signify the importance and relevance of this study in a country like Pakistan. It is not just a scarcely researched area, but it also provides an appropriate site for conducting this study.

Chapter 5 - Housing Policies and Programmes in Pakistan

5.1 Introduction

To understand the issues and constraints in Pakistan that hinder the transformative potential of housing improvement programmes as pathways towards more equal gendered relations, it is important to be aware of the historical formation of housing approaches and how they have progressed (or not) towards achieving the transformative potential. This chapter traces changes over time in the housing discourse and its relative degree of focus on gender, while also discussing it in relation to the political and economic environment.

The housing discourse in Pakistan has been affected by a mix of internationally adopted phases of development and domestic socio-economic and political factors. This chapter's chronological review of variations and alterations in housing approaches highlights factors that have affected the changes in the policy discourse. This signifies the role of various stakeholders and helps to explain reasons why certain decisions are made.

More importantly, this chapter also explains the emergence of feminist thought in Pakistan and reviews its relative degree of inclusion in the housing discourse for each decade. Contextualising these changes to the political events and international agendas, this chapter helps to explain factors that have affected the incorporation of problematic gendered issues in housing policies and interventions and gives a background to the reasons why the envisioned transformative pathways have not been achieved. This narrative, in relation to the larger political and economic aims of the government, is critical for understanding where and why forms of disconnects, discussed in the later chapters, occur.

Because feminist struggles and the gender agenda emerged in the 1970s in Pakistan, housing policies and approaches prior to this time (during the colonial period and the post-partition period from 1947 till 1970) are only briefly mentioned to remain focussed on this thesis's research questions. They are included in this chapter to provide context to the changes occurring in the housing discourse during the later periods. While explaining changes in the policy discourse, these sections also briefly describe the urban housing

conditions during that specified period, to enable a better understanding of why certain approaches were adopted later.

Although, the three housing improvement and poverty reduction approaches explored in this thesis have been briefly mentioned in the section on the changing housing discourse, they are also explained separately in Section 5.3 to provide information on their associated government policies and guidelines, funding allocation and implementation authorities and programme details. This is especially relevant in understanding their implementation processes and the limitations that curb their transformative potential. Lastly, the conclusion indicates how the details mentioned in this chapter provide a contextual background to the findings of this research and provides partial or initial answers to the researched questions.

5.2 Overview of Changes in Housing Approaches

Despite the government's skewed concentration towards addressing issues of rural as opposed to urban poverty (Nishtar et al., 2014), there have been a series of efforts, in the form of city master plans, in-situ improvement projects and redevelopment plans that have emerged over time. It is important to note that Pakistan, historically being a developing country in need of financial and technical aid has often moulded its policy discourses in accordance with the viewpoint of international funding and development organisations such as the World Bank, IMF and UN. At the same time, domestic political and historical factors have also played a significant role in shaping the pattern of growth and development.

5.2.1 Colonial Period

The colonial period experienced significant rural reforms, which although argued to have brought no change in the social hierarchical system, did increase the agricultural productivity of India (Maddison, 1971). These included formalising the system of land division and property rights, increasing irrigated land by eight times and reforming the tax system for land and agriculture. However, fewer changes were made in urban areas, relating to housing and urban policies. In a biographical account of Sir Ganga Ram, Bedi (1940) explained that, although traditional practices of rural India seemed compatible with

the colonial rural reforms, inner city areas remained beyond the scope and mechanisms available for British modernisation. Appendix F gives a list of excerpts cited from William Glover's (2008) book on the history of Lahore 'Making Lahore Modern: Constructing and Imagining a Colonial City'. The excerpts are accounts from records of British officers, visitors and historians, about the incomprehensibility and impenetrability of the inner cities of India, clarifying reasons why interventions were limited to some areas, while also giving a description of inner city living conditions.

5.2.1.1 Urban Policy and Housing

The late nineteenth-century urban reforms in the subcontinent were very different from those being implemented in Europe during that time. As opposed to large-scale restructuring, demolitions and relocations, programmes in India were much smaller in scale with a minimal funds spent on housing and urban improvements (Latif, 1994). Low-quality improvement programmes served as a next best alternative to the demolition and resettlement approach. An example from a report published by the Punjab Public Work's Department in 1883 emphasises this point, where instead of complete removal of an 'over-populated and objectionable' indigenous area of Lahore, a drainage system, which had started breaking even before the project's completion, was installed (cited in Glover, 2008, p.27). Such urban improvement decisions were financially constrained which led to low quality outcomes (Glover, 2008, p. 27).

Although the interventions during this period were minimal and financially constrained, issues of incomplete legal documentations and joint, complicated property rights also hindered possibilities of more meticulous programmes. The disorderly nature of cities was found to be a key hindrance to applying analytical tools, such as the census, to understand the area better (Glover, 2008). Hence, throughout this period, indigenous areas such as the walled city of Lahore were intentionally avoided (Glover, 2008). The focus remained more on suburban areas, where new model housing projects including the civil lines and the cantonment were built in open spaces with the aim to educate locals in surrounding areas (Bajwa et al., 2007; Glover, 2008).

5.2.2 August 1947 - 1957

After 1947, the dynamics of the cities completely changed. Until then, Lahore was the most populous city in West Pakistan, while Karachi was significantly smaller, and mainly consisted of wholesale markets, warehouses near the port, some civic institutions and small residential areas for the indigenous population and merchants (Hasan, 2006). Appendix G shows ranking of cities according to their population in each census year, showing the changing urban demographics in Pakistan.

Although there were segments of larger urban areas that were already overcrowded and dilapidated in 1947, the severity of the issue increased by magnitudes when more than 12 million refugees moved into East Pakistan and West Pakistan without food, shelter or any confirmed jobs (Khan, 2007). Since the refugees had left their land and assets back in partitioned India, they mostly settled in urban areas where the establishment of new industries brought hope of finding jobs (Riaz, 2008). This pattern of immigration is reflected by changes in urban populations. The greatest influx of immigrants was experienced in Karachi, Hyderabad, Faisalabad and Rawalpindi. Karachi, being the federal capital at that time and the only seaport, attracted the largest number of refugees and later also become the industrial hub of the country. While, partition did affect Lahore, proportionately it was less affected than these other cities. The population table in Appendix E and the city rankings table in Appendix G show the effect of migration on urban populations. Since there was free and continued movement across borders until 1952, exact figures for the overall change in population after partition are not represented in the 1951 Census.

5.2.2.1 Urban Policy and Housing

While Pakistan faced possible economic bankruptcy, its urban centres looked partially like tent cities with footpaths overcrowded by refugees waiting to be allotted houses (Henderson, 1953). In the years following the partition, housing and rehabilitation of the refugees were a priority concern for the government. Land was officially set aside for immigrants' townships, and neighbourhoods and colonies were developed under the Ministry of rehabilitation and resettlement. Specific government bodies such as Karachi Development Authority (KDA) and Lahore Development Authority (LDA) were formed to

manage such urban issues in the two large cities. Even though the housing programmes were extensive, most allocations were either balloted or based on the immigrant's property ownership in India. Such vague processes ultimately led to biases and gave discretionary powers to the development authorities (Hasan et al., 2013). Hence, many people who had settled in temporary settlements hoping to be allocated a house or land became permanent residents of that settlement.

During this time, the international debate on housing followed a modernistic vision where low-income housing settlements in urban centres were considered to be a 'shameful feature of poverty' (Huchzermeyer and Karam, 2006, p.vii) and efforts were made to relocate these settlements. During these stages, Pakistan was going through its early adjustment period of settling refugees where it was trying to provide housing to refugees.

5.2.3 1958-1970

Following the first military coup, by General Ayub Khan in 1958, the government of Pakistan set out towards a period of modernisation and economic growth. However, there were still unmet housing targets from post-partition. Hence, the government was forced to hold a dual policy towards the existence of urban informal settlements. While efforts were made to 'modernise' the cities by enforcing the 'demolition and resettlement' rule, at the same time the government remained lenient towards settlements inhabited by partition immigrants. The eleven continuous years of rule by General Ayub Khan, termed in history textbooks as the decade of development or the Golden Era (Smith, 2007), experienced high average rates of GDP growth of 5.6% per annum compared to 2.6% in the 1950s (Hussain and Nazir, 2013). Agricultural production increased rapidly due to the Green Revolution and the greatest phase of industrial development was experienced (Smith, 2007). However, there was a sharp rise in income inequality as two-thirds of the entire industrial sector, four-fifths of banking and almost all insurance services were owned by just twenty-two families in a population of more than 65 million by the end of the military regime in 1972 (Monshipouri and Samuel, 1995). During this time, formal job opportunities increased due to the establishment of new industrial sites. However, such a level of inequality, coupled

with the rural-to-urban migration of small-scale farmers, as a consequence of Green Revolution policies, only exacerbated the issue of urban poverty and low-income housing.

5.2.3.1 Urban Policies and Housing

During this period, significant efforts were made to create master plans for urban centres such as Lahore and Karachi under the administration of LDA and KDA respectively. Although the first master plans for both cities were initiated in 1951, the work was left incomplete and unimplemented; hence, the first master plans that actually affected housing policies were drawn up in 1958 for Karachi and in 1964 for Lahore (Hasan et al., 2013). These plans, due to historical circumstances, as Groote and Jonge (1989) discussed, were concentrated primarily on dealing with the housing shortage as opposed to the issues in existing housing settlements. In 1961, about 30,000 families were reported to be living in informal/ temporary settlements and another 30,000 families were found to be living in severely dilapidated conditions in Lahore (Alvi, 1997). Hence, amidst the struggle to achieve economic progress and modernisation, the government had to deal with the stark post-partition reality. Large amounts of public funds were spent on building housing 'societies' for immigrants and government officers (Hasan, 2015, p.5). The satellite towns and townships built in several cities during this decade were model housing societies which had their own local amenities, schools and clinics. The target clientele was expected to pay for these houses in instalments. However, these housing schemes were on an average about 25-30 km away from the city centres (Hasan, 2015, p.6), which is why many people refused to move to these houses altogether. Moreover, from amongst those people who did move, many found it hard to pay the instalments, hence bringing the programmes to unsuccessful ends by the late 1960s (Siddiqui and Khan, 1994).

5.2.4 1970-1980

In the 1970s, Pakistan experienced a complete change of political events which had a significant impact on the development policy interventions that followed thereon. This began in the late 1960s when riots broke out against General Ayub Khan's dictatorship. The domestic and international pressure eventually forced General Ayub Khan to step down from power, making way for a new wave of socialism which took over as Zulfikar Ali Bhutto,

a populist leader won the elections. He had won over the masses by promising a change to the existential system of inequality and vowed to provide 'food, clothing and shelter to all'. Some very important domestic policies included the nationalisation of the health and education sector and some of Pakistan's largest industrial setups (Zahoor, 2011). While these policy changes are often blamed for the fall in GDP growth rate (Zahoor, 2011; Hussain and Nazir, 2013), environmental and political factors also played a significant role in this decline. Pakistan experienced two disastrous floods in the Indus plains. The 1973 flood affected (damaged or completely destroyed) homes of 4.8 million people while the 1976 flood affected homes of 5.26 million people (Manzoor et al., 2013). In addition to facing these natural calamities, Pakistan fought its bloodiest war with India in 1971, which initially started as a civil war in East Pakistan and eventually led to the partition of Bangladesh. The division of East and West Pakistan once again led to a reshuffling of the population and migration between the geographically separate countries.

5.2.4.1 Urban Policy and Housing

One of the first steps taken by the new government, in terms of housing, was to update urban master plans. This process included altering the previous maps and revising housing policy interventions. The 1975-1985 plan for Karachi was considered a groundbreaking document (Hasan, 2015) that highlighted the main urban problems and formed strategic plans for transportation problems, upgrading and regularisation of *katchi abadis* and sites and service schemes for new immigrants. Unlike the previous plans drawn up by international organisations, for example, the plan made in the 1950s was by a Greek planner, Constantinos Doxiadis and the plan in the 1960s was by UNDP (Hasan, 2009; 2015), these plans were made by local city development authorities. However, no evidence can be found of local participatory involvement. Although the plan for Karachi had important policy implications, the plans for Lahore and other cities were problematic, and were critiqued for following a completely bureaucratic process without any local involvement and for using outdated maps (Rahman, 2011).

A very important step taken by the government during this time was to legally acknowledge the existence of informal settlements. This meant that all settlements, on

public land, which had at least 100 dwelling units prior to 1970, were regularised. Hence, settlements which fulfilled the above criterion and were recognised by the state as *katchi abadis* could no longer be evicted irrespective of individual household units paying the small sum of money to get their legal documents. These settlements were not just safe from eviction but were put on the map, with a clause in the regularisation act also stating that these settlements are eligible for the provision of basic infrastructure and utilities (Siddiqi, 2008).

This policy fitted the leading political parties' promised agenda to provide housing for all and was also in line with the international housing discourse of the time, which had shifted to alternative strategies of development (i.e. tenure regularisation). International organisations led by the World Bank adopted and promoted Turner's (1967; 1968; 1976) idea of 'self-help' and supported policies of in-situ improvement and tenure legalisation. Tenure regularisation was the only policy that started to take effect, as political figures (Ministers of National and Provincial Assembly as well as Union Councillors) sent applications to the City Development Authorities for settlements in their constituency areas to be regularised (Hasan, 2009). Similar to internationally received critiques (Payne and Durand-Lasserve, 2012; Gilbert, 2012; Desai and Loftus, 2012), this policy was criticised in Pakistan for being an ineffective measure to address housing issues and only a quick solution to please the voters (Khan, 1996). Despite this criticism, the change in the urban policy and planning framework, both nationally and internationally, represented a milestone in terms of accepting informal settlements (Burra, 2005). The inclusion of these settlements into the urban maps represents the acceptance of deviance from the norms of a metropolitan city defined by straight lines and grid-like settlements that remain ignorant of what the crevices hold.

The *Katchi Abadi* Act (1970) stated that all regularised informal settlements were eligible for in-situ improvements and these began to be included in policy documents from the late 1980s. However, such programmes had to wait for settlements to be regularised. In fact there is no evidence of in-situ improvement programmes actually being implemented until the end of 1980s. This occurrence reinforces Gilbert's (2012) critique of

the limits of tenure regularisation which can largely be a quick, yet ineffective method employed by governments to please the masses, without actually leading to any positive change in poor urban livelihoods (beyond removing the threat of evictions).

Tenure regularisation was Pakistan's main policy instrument for informal settlements at this time, but in compliance with international inclinations, it also implemented sites and service programmes. These were termed 'Metroville' projects and were considered to be more cost-effective housing alternatives for low-income individuals than the failed public housing programmes of the 1960s (Khan, 1996). However, these projects also failed to serve the target group as most plots remained vacant due to the high costs of land and the ones that were sold were mostly bought by people from higher income groups (Siddique and Khan, 1994). Khan (1996) provides evidence of this failure in the Orangi Metroville in Karachi, which developed in 1973 but had 4131 vacant plots even five years after its inauguration. Moreover, the vacant plots in the Metroville were surrounded by approximately 30,000 squatter units (Khan, 1996), signifying not just the failure of the programme but the problem of affordability and priorities of the targeted group.

5.2.4.2 Focus on Gender

It can be argued that Pakistan has rather compliantly followed the changing nature of the international development discourse which has included several failed experiments and replications of housing programmes. However, Pakistan has lagged behind in following the international gender narrative. Alongside the UN decade for women (1975-1985) the international housing policy discourse during this time had started acknowledging women's vulnerability and disadvantaged position in low-income settlements. The Women in Development (WID) and Women and Development (WAD) approaches were common during this time (Buvinic, 1986; Rathgeber, 1990; Moser and Peake, 1994). However, no discussions on the inclusion of gender concerns were found in the policy documents or in the housing policy literature on Pakistan for this time. The *Katchi Abadi* Act was completely gender-neutral or arguably gender-blind, with no clause mentioning any specificity for men or women separately.

Despite this, it is important to note that elements of feminist thought had started to emerge at the state level. Women's rights were formally acknowledged in the 1973 constitution instating equal gender status and political participation, which meant making all government posts gender neutral and allowing the appointment of women in high ranked offices (Shaheed and Warriach, 1998). Before this time, feminist struggles at a much smaller scale were already taking place. For example, the women's relief committee initiated by Fatima Ali Jinnah, sister of the Founder of Pakistan, oversaw the rehabilitation of female refugees after 1947 (Ahmad and Anwar, 2017). Similar efforts were also made by Begum Ra'ana Liaquat, wife of Pakistan's first Prime Minister, to create an association that worked for women's social and economic welfare (Ahmad and Anwar, 2017). The change in the constitution marked an important shift in acknowledgement of women's rights and potential, as it enabled women to apply for jobs in bureaucratic offices, which was previously disallowed. Although, feminist struggles amongst women in the close spheres of power is apparent, there is little evidence suggesting the role of local advocacy in bringing changes to the constitution. In fact, it is explained generally in light of the international feminist struggles of that time. However, it is important to note that no evidence of any local opposition to these constitutional changes was found, which is reflective of the local mindset and perceptions regarding women at that time.

Although this was a positive step it was quickly hindered by the Islamisation policies that followed during the next decade. Thus, gender-specific interventions in the context of housing followed much later in Pakistan and have often faced an uphill struggle. as the next section explores, project-level initiatives which include gender issues, were met with criticism from several stakeholders including the local residents, policy analysts and government officials. Pakistan's adherence to some parts of the international housing policy discourse, such as tenure regularisation and site and service schemes yet the omission of others (such as gendered concerns in the urban housing discourse) indicates the readiness of policy planning tiers to adapt certain dimensions of the discourse while remaining resistant towards others due to the local social norms, beliefs and traditional practices.

Pakistan entered the 1970s as a politically motivated and mobilised community which had won its war for democracy and forced the end of military dictatorship through mass protests. However, the decade ended with the third military coup by General Zia ul Haq in 1978, overturning the efforts of reinstating democracy in the late 1960s.

5.2.5 1980- 1990

General Zia ul-Haq ruled Pakistan from 1978 to 1988. This decade is known for policies of Islamisation as the government tried to enforce an Islamic social, economic and legal order. Religion in Pakistan has arguably been used by governments as the fastest means of gaining public acceptance, starting from Pakistan's independence movement during the British regime up until today. Even during the governance period of Zulfikar Ali Bhutto, who was known for his liberalism, some of the most conservative and constrictive Islamic laws were enforced to please growing religious voices. However, General Zia-ul-Haq, who was supported by the Western world, introduced religious policies which had very far-reaching, negative social consequences.

Kennedy (1990) argues that the enforcement of Shariah (Islamic) laws had a minimal impact on the political, social, economic and legal order of the country after the 1980s. However, contrary to this belief, the processes of Islamisation are responsible for radicalisation in parts of Pakistan and subsequently for the security issues that it faces currently (Puri, 2010). The government, in support of the United States, had provided military help to oppose the Soviet occupation of Afghanistan. As part of this effort, the government established a large number of madrassahs (Islamic schools), which were built to create, recruit and train an army of Jihadists to fight guerrilla wars in Afghanistan (Puri, 2010). The 2014 UNHCR report on refugees of the world, recorded Pakistan as the largest host of refugees in the world. It is noted that 3 million Afghan refugees entered Pakistan during the early 1980s, and at least 1.5 million still resided there in 2014 (UNHCR 2014). Although the government received about \$7.4 billion from the US, as a military and economic aid package, during this period of war (Hilali, 2002), Pakistan has had to face numerous problems associated with its involvement. From amongst these problems, housing a large number of Afghan refugees has been one significant cause of concern, as

only 40% of these immigrants live in the 80 refugee villages built for them, while approximately 60% live in urban and rural areas of Pakistan (UNHCR, 2014).

During General Zia ul Haq's regime, large amounts of financial aid entered into the economy, which led to an average GDP growth rate of 6.49% (Hussain and Nazir, 2013), even higher than the growth rate of the 1960s known as the 'golden era'. In addition to the economic and military aid package by the US Government, USAID provided \$954 million for general development aid and \$205 million for the development of irrigation, energy, and farm water management projects (Choudhury, 1986). The military regime reversed nationalisation policies of the previous government and initiated a process of industrial de-nationalisation/privatisation, although industries such as steel were retained in the public sector. The economic structure during this period can be best described as a mixed economy with a high GDP growth rate, but an unstable economy that was heavily dependent on international funds (Hameed et al., 2008).

5.2.5.1 Urban Policy and Housing

During Zia's regime there was also a change in the stance towards housing, which had internationally shifted towards a strong neoliberal ideology. The housing policy discourse remained shaped by the international changes, arguably because of the conditional conformity demanded by international funding organisations in exchange for financial and technical aid (Brougmann, 2007). Hence, the government followed an approach based on self-help, incremental development and financial austerity. However, as explained earlier, informal settlements had already been recognised, fortunately, and the tenure regularisation policies from the 1970s were still being followed. In fact, the 1980s experienced the start of some of Pakistan's most successful housing projects which were later replicated in other parts of the country. The Orangi Pilot Project (OPP) and Khuda ki Basti (KKB), funded and administered by non-profit organisations, are the two programmes that have made the most significant positive impact on low-income housing for Pakistan. A key feature of both is that they started as ground level programmes initiated and run by Pakistani nationals themselves, with no financial or technical involvement of international development organisations. Although each programme serves a different target group,

their initiation led to significant changes in the national housing policy and more generally the government's stance towards low-income settlements in subsequent years.

5.2.5.1.1 Orangi Pilot Project (OPP)

The OPP started primarily as an experimentation of an in-situ improvement programme in 1980. It was an idea initiated by Akhtar Hameed Khan and deeply rooted in the concept of self-help, local community involvement and mobilisation (Hasan, 2010). It started with a sanitation improvement programme in the housing settlement of Orangi Town which, after the implementation of the tenure regularisation policy had a recognised status, free from the risk of eviction. Before this programme initiation, the residents used bucket latrines or soak pits with open drains, making the area waterlogged and the residents vulnerable to several health hazards. The process started with extensive research in the settlement that enabled its management to understand not just the needs within the housing settlement, but the community norms and traditions (Khan, 1996). OPP is commonly explained as a community-driven initiative (McGranahan, 2013) and had started out by only providing technical support to the lanes (close to natural drains) where the residents were willing to come together, nominate a lane manager and apply to OPP for technical help. OPP then made sewerage models with affordable, cost effective financial estimates for the lanes and provided technical support during the construction so that profits earned by the middlemen were eliminated (Hasan, 2010). This project soon expanded to areas further away from natural drains, which led to the coalition of various lanes into wards that jointly built collector sewers (Hasan, 2010). This programme was mostly locally financed; hence it created a sense of responsibility amongst the residents to maintain the drains. This was rather an organic start to what became one of the largest housing improvement programmes in the country and was replicated not just by other NGOs but also adapted in the National Housing Policy (Hasan, 2008).

5.2.5.1.2 Khuda ki Basti (KKB) – God's Settlement

KKB is an incremental housing project targeted to meet new immigrants' housing needs. This programme was initiated by Tasneem Siddique in 1986 while he held office as

the Director General of Hyderabad District Authority (HDA). It started as an experimental project after years of studying the formation of squatter settlements, the emergence of semi-legal housing and the role of the middlemen (known locally as *dalals*). The first project in the series that followed later was implemented in Hyderabad (Siddique and Khan, 1994). The idea was to replicate the process followed by the middlemen in a legal manner. The interested residents were asked to pay an upfront cost similar to what they would have paid to the middleman, for which they were given a piece of land further out of the city and without the provision of any basic utilities (Hasan, 1990). Utility provision and infrastructural development were financed later as the residents paid out the instalments coupled with several cost-cutting mechanisms such as hiring the residents for construction work (Azfar and Rehman, 2004). All these factors coupled with high occupancy rates made this programme financially self-sufficient (Siddique and Khan, 1994). A crucial factor for the success of this programme is the strongly and strictly administered set of rules for resident selection, instalments' payment and residential occupancy (Hasan, 1990). Although only the neediest individuals were allowed to become residents in the housing society, the administration, as explained by Tasneem Siddiqui himself (in a key informant interview, See Appendix A), was quick to evict residents who did not physically occupy the land or failed to make the payments (although financial aid mechanisms were also created later to help those finding it difficult to make the payments). However, the low price of land (due to its distance from the urban centre) with a defined legal status was a major contributing factor towards the settlement's high occupancy rate (Hasan, 1990).

While both these programmes were mainly focused in Sindh, for Lahore yet another urban plan was commissioned, as the previous plan had been termed outdated and inaccurate (Kron, 1996). It is argued that the plan was created to meet the pre-condition set by World Bank for disbursement of development funds for Lahore (Kron, 1996). This new plan, called the 'Lahore Urban Development and Traffic Study (LUDTS) – 1980', was primarily a structured plan with policy suggestions. It was administered by the LDA and funded by the World Bank. The LUDTS mainly identified traffic problems and the need for neighbourhood upgrading; especially in the walled city where water and sanitation facilities

were proposed (Hasan, 2010a). While funds were kept separately for the walled city upgrade, the main proportion of funds was allocated to the development of roads. This led to the eventual failure of the plan because LDA could not afford to buy the land needed for road development due to the restoration of the Land Acquisition Act of 1894 (Hameed and Nadeem, 2008). This was an old law reinstated after its repeal in 1973, which made it mandatory for the government to pay market value for land acquired from private landowners.

In 1985, parallel to the ending of martial law and the ban on political parties, General Zia ul Haq, changed the cut-off date for tenure regularisation to settlements on public land that were inhabited prior to 1985, rather than the previous 1970 cut-off date. This increased the number of settlements eligible both for recognition and for potential in-situ improvement programmes (GoP, 1985). However, a review of the *Katchi Abadi* Improvement and Regularisation Programme (KAIRP) found that until the early 1990s, only 1% of the total informal settlements of Karachi were regularised per year, mainly due to the long bureaucratic procedures, lack of transparency and trust between the local residents and the government authorities (Hasan, 2006). However, this change in housing policy, amidst pressure from action groups and the changing political dynamics, does signify the use of tenure regularisation as a tool for gaining public acceptance and legitimising the extended period of governance by General Zia ul-Haq. In fact, it demonstrates the recognised importance of low-income housing residents and the progression from cleaning the city from these squatter settlements to recognising their political significance.

5.2.5.2 Focus on Gender

The international debate on gender in the urban policy context during the 1980s had a much wider emphasis on women's issues. The limitations of WID and WAD approaches were being realised and discussed leading towards a relatively greater (yet still constrained) recognition of gendered issues to be deeply rooted in social relations and inequalities (Chant and McIlwaine, 2016). However, in Pakistan the focus on gender issues was different. As a result of policies of Islamisation, gender inequality and discrimination were enforced through several regressive and restrictive regulations including the Hudood Ordinance

(Critelli and Willet, 2013). Laws, such as disallowing women's testimony to be considered as evidence in a court case, even in the case of rape, indicates the extent of discriminatory laws passed during this time (Critelli and Willet, 2013). Gender-based discrimination was also common in other domains such as admissions in schools and universities, jobs and public office positions (Weiss, 1999). There were also restrictions on forms of entertainment, media and the way women appeared on media, as television announcers were forced to cover their heads (Hasan, 2002; Silva, 2003). Such a constrained and discriminatory environment eventually led to the gender rights' movements by Women's Action Forum (WAF) (Rouse, 2011), however, there was little scope for the government to consider a gendered context in urban housing policies and programmes.

Nevertheless, the Orangi Pilot Project, after its success in basic sanitation provision, ventured towards other programmes for improving living conditions in the community. One of these programmes, called Women Work Centres (WWC) was initiated in 1984, which according to Khan (1996) was a struggle on several levels and, unlike the other OPP programmes, started to reap results only after many years. It was met with immense local disapproval and had to be suspended for a few years. It was primarily rooted in the concept of 'Women in Development' (WID), aiming to set up work centres for female residents of the community. These centres were teaching units to improve skills such as stitching and embroidery. This programme was aimed to increase their competitiveness in the market and to make them an economic resource for the household. This approach to 'include' women into the development discourse, without addressing the structural inequalities of the community or challenging the norms of subordination, while hoping for gender empowerment was a rather simplistic step towards a feminist outlook to improving urban livelihoods. However, it marked the first step taken towards a focus on gender in urban improvement programmes for low-income settlements.

5.2.6 1990-2000

General Zia ul Haq's sudden death in a plane crash, in 1988, brought an end to the decade-long dictatorship and his policies of Islamisation. Following his death, Benazir Bhutto, leading the Pakistan People's Party (PPP) after her father, Zulfikar Ali Bhutto, was

hanged in 1979, became the next democratically elected prime minister. In 1981 she was replaced by Nawaz Sharif of Muslim League party. These two political parties, which had very different ideologies, each gained and lost the government office twice during the 1990s, which ended with the fourth military coup in Pakistan. PPP was leftist and its ideology was based on socialism, while Muslim League was right-wing and promoted privatisation and market efficiency (Cheema, 2004). The continuous struggle and exchange of power between these two political forces did not allow for any significant policy changes to take effect as each government could only hold office for more than two years before it was removed by the other. As a result, economic progress suffered with annual GDP growth falling from 6.5% in 1988 to 3.9% in 1999, when the coup took place (Hussain and Nazir, 2013). In terms of urban population increase, the main contributing factor was the natural increase in population and economic and political factors had limited impact (Arif and Hamid, 2009).

5.2.6.1 Urban Policy and Housing

There was minimal progress made in the context of housing policy reforms in the 1990s. This period can be cumulatively described as following a ‘muddling through’ approach, which as described by Durand-Lasserve (1997) consists of long phases of lenience and inactivity disrupted by either violent campaigns against the residents or populist distribution of benefits to some parts of the low-income settlements.

Although tenure regularisation was part of national housing policy, not all housing settlements were secure from eviction. Until 1995 Islamabad, the federal capital, did not follow regularisation and upgrading policies for informal settlements, and often took to evicting and bulldozing settlements without providing residents any compensation (AHKRC, 2001). Moreover, an update to the *Katchi Abadi* Act in 1992 set restrictions on regularising settlements based on their location, the purpose of the land in the planning models and allowed for the exercise of government veto power (GoP, 1992). In addition, although the National Housing Policy Act of 1992 declared housing to be the highest priority sector, it also limited the role of the government to providing land for sites and service provision

programmes, ensuring market availability of building materials and promoting housing finance (Pakistan Environmental Protection Agency, 2004).

New urban master plans were ordered in the 1990s, although their completion was delayed by the coup. These plans were made to update the previous maps and to establish a new set of goals in line with urban dynamics in the approaching millennium. They included an Integrated Master Plan for Lahore 2021 and the Karachi development plan 2000. Despite a large amount of funds being spent on creating plans, they largely neglected the critical issue of low-income housing (Hameed and Nadeem, 2008). Additionally, in 2001 a devolution plan changed the power hierarchies from a centralised form of provincial government to a decentralised structure where implementation and financial authorities were devolved to the union council level, and this required alterations to the original master plans.

Even though a mixed approach towards informal settlements has mostly been followed, increased awareness of rights and demand for greater transparency have played an effective role in shaping housing policies as well. The repressive nature of governance in 1980s led to the emergence of civil society organisations for human rights, feminist movements, informal sector interest groups and community organisations. The pressure from the public had a direct impact on housing policy reforms, demanding their rights and further innovation in housing policies. The change in Islamabad's housing policies in 1995, from forced evictions to resettlement, upgrading and site and service provisions occurred in part due to the pressure from the residents and was demonstrated through protests and local reactionary behaviour (AKHRC, 2001). Consequently, during this time, the government had, in many cases, given in to public pressure or tried to please the masses by implementing a combination of in-situ improvement and tenure regularisation policies. However, it has also forcefully evicted settlements using its veto power (Malik, 2011).

5.2.6.2 Focus on Gender

Despite the suppressive political environment in the 1980s, there was an emergence of feminist protests and demonstrations for women's rights. These were further encouraged

by the Bhutto-led government. However, feminist movements remained limited to fighting against institutional and legal repression, established under the *Hudood* laws, and did not focus on housing for a long time. This feminist discourse was situated mostly within the upper and middle economic classes and was sustained primarily by professional women who sought to gain protection in the realm of laws, employment and education (Rouse, 2011).

During this period, in a series of microanalyses of low-income urban housing settlements in Pakistan, Beall (1996) argued that a gender-sensitive approach to urban governance should be mandatory to allow for effective, sustainable and equitable programmes and policies. She demonstrated that men and women in Pakistan experienced the city in different ways that needed to be reflected differently in urban governance. While this may have been the formal start of the WAD argument in Pakistan's housing literature, the OPP was the first to implement programmes following a WID approach. By the 1990s, and after struggling for several years, the Women Work Centres and microcredit programmes became accepted in the low-income communities. Although OPP had started with a WID approach, it moved on to recognise the importance of women in their programmes as many women became lane managers or took over loan management responsibilities. Khan (1996, p. 106) called this a 'revolutionary feature' in which, despite being initially questioned and critiqued by policy makers, local residents and government officials changed course with community mobilisation and local community involvement.

5.2.7 2000- 2010

As shown, In the 1990s there was little or no change in the housing policy discourse, apart from changes in conditions of the *Katchi Abadi* Act and changes in the National Housing Policy of 1992 which served to put the residents at a greater disadvantage. However, the ten years that followed under General Musharraf's regime experienced some important changes in housing policies and programmes.

General Musharraf's era is primarily known for its secular vision and the liberal economic framework that steered the policy discourse for the country (Hasan-P, 2007). It

has been described as a period of restoring macroeconomic fundamentals, strategically pushing towards privatisation and limiting the role of state to cases of market failure (Hasan-P, 2007). Similar to previous military regimes, Pakistan's GDP growth rate rose, averaging 5.6% during his rule, with the industrial sector leading others at a growth rate of 7.5%, despite the world financial crisis towards the end of the decade (Hussain and Nazir, 2013).

Amongst policy developments, one of the most important changes was the devolution plan under the Local Government Ordinance (LGO) 2001, which decentralised the system of governance to union council level. Argued to be a 'globalised neoliberal project' (Schuurman, 2007, p.150), the decentralisation 'discourse', initiated internationally in the 1980s, had been promoted by international financial and development organisations such as the UN, IMF and World Bank. The LGO 2001 has been critiqued on political grounds, for obstructing the aggregation of political parties against the military rule, and on administrative grounds, for failing to provide the required training to the office holders of the newly developed tiers of governance (Behuria, 2009; Mezzerra et al., 2010). However, the basic premise, that locally managed resources are more effectively utilised and are more responsive to the needs of the actual beneficiaries, laid out the foundations for a changed approach towards development.

5.2.7.1 Urban Policy and Housing

During this time the government faced two major housing issues. Firstly, the second influx of 4.5 million Afghan refugees into Pakistan as the government yet again allied with the US in their War on Terror in Afghanistan (UNHCR, 2014). The actual refugee figures are generally thought to be higher as there are limited border restrictions between Afghanistan and Pakistan. Moreover, this statistic is only based on the number of people who applied for the Afghan refugee proof of residence (PoF) card and the people who took help from UNHCR to move back to Afghanistan. While many refugees were provided shelter in the refugee camps and villages created along the northwestern border, others migrated to urban centres such as Peshawar, Karachi and Quetta. The government only arranged for rehabilitation in refugee camps. Hence, refugees migrating to other areas settled together

in squatter settlements such as the *Afghan Basti* in Islamabad which housed 864 families (Hussain, 2013). This added to the existing housing issues in the country.

Following the wars in Afghanistan, many areas of Pakistan had also become radicalised, which despite General Musharraf's secularisation policies continued to foster in many parts of Pakistan. As terrorist attacks began to take place in Pakistan, the military officially launched an offensive attack on the militants in North Waziristan and Swat. This led to the need to provide shelter to the internally displaced people (IDP) who moved out of the war zone areas while the military commenced its operations. There are still approximately 0.75 million IDPs residing in refugee camps and shelters in Pakistan (UNHCR, 2014). Since then the government has also launched military operations in other areas.

The second housing crisis was faced after the 2005 earthquake in Kashmir, which killed approximately 73,000 people and displaced more than 2.8 million people due to the complete or partial destruction of 0.44 million houses (Durrani et al., 2005). 84% of this damage occurred in rural areas while the rest occurred in urban and semi-urban areas (DG ECHO, 2005). Refugee camps were set up in areas around Islamabad and Peshawar under the management of the newly set up government wing, Earthquake Rehabilitation and Reconstruction Authority (ERRA). Aid was received predominantly from international donors and people of Pakistan (Fritz Institute, 2006, p.6), in order to rehabilitate the earthquake victims. ERRA also initiated a public housing programme to construct earthquake resistant housing for the survivors.

Apart from these circumstantial needs for shelter and public housing programmes, the main policy discourse followed in the 2000s was based on the achievement of the Millennium Development Goals (MDG). These principle aims, set out in 2000 and hoped to be achieved by 2015, have dominated Pakistan's development policy discourse in the post-millennium years while remaining in line with economic policies of financial austerity. The MDGs related to low income/squatter settlements were limited to urban improvement programmes and tenure regularisation. The first aim was to halve the proportion of population living without sustainable access to safe drinking water and basic sanitation

provision by 2015 and the second aim was to make a significant improvement in the lives of at least 100 million slum dwellers, by 2020. While the first aim was assessed on the basis of UNICEF-WHO indicators for the proportion of people using an ‘improved’ sanitation facility and water source, the second aim was assessed on the basis of UN Habitat’s indicator for the proportion of houses with secure tenure (United Nations, 2008, p.2).

The NGO-run programmes, namely OPP and KKB that had begun as experiments in the 1980s, had by then made their mark on Pakistan’s housing discourse. OPP had expanded its operations beyond just the implementation of a sanitation programme and included five subsidiary interventions including a women’s skills development programme. It evolved to adopt a holistic approach to housing improvements and poverty reduction. This change shows that the limitations of solely implementing physical improvement interventions were realised by the decision-making tiers, however, the sanitation programme remained the most popular and well replicated amongst them. The component sharing model that evolved from OPP’s sanitation programme was replicated, in partnership with the government and local population, in 44 *katchi abadis* of Karachi (OPP-RTI, 2015). In 2002, the Provincial Government of Punjab adopted the same model, which also became a part of the National Sanitation Policy (NSP) in 2006 for upgrading works all across Pakistan, under the advisory board of OPP’s research and training institute (OPP-RIT). The widespread introduction of this approach signified the transfer of responsibility to the urban poor to achieve international aims with a cost-evasive approach. Moreover, the component sharing model was premised largely on community involvement and mobilisation, while partner NGOs of OPP only served the role of providing technical and administrative help (Hasan, 2010). Although OPP itself had been initiated after years of ground level studies and was strongly led by the forces of community participation (Hasan, 2015), the replication of this programme at the state level questions the government’s provisional responsibility for public goods. This is discussed in greater detail in the next section.

In 2006, the government again amended the tenure regularisation policy, extending the cut-off date to 31st Dec 2006, and decreasing the requirement of an aggregation of 100 urban housing units to a settlement on public land with just 40 housing units (GoP, 2006).

These amendments allowed for the recognition of yet more illegal settlements on public land and provided them with secure tenure. While the previous governments had used this policy to legitimise their stay in power or to gain public acceptance, the easing of the requirements for settlements on encroached public land in 2006 was more about doing something to appear to achieve the MDG goals related to improving the lives of the 'slum dwellers', since secure tenure was one measured criterion. The cut-off date was then extended to May 2011 and the number of housing units required to recognise a *katchi abadi* decreased to 10 units. The policy change in 2006 can be seen as a measure to speed up the tenure regularisation aim of MDG, while the 2011 change was timed just before the national elections and the beginning of party campaigns. However, these policies did not end forced evictions, and as the government eased its requirements for tenure regularisation it simultaneously continued to evict some squatter settlements. For example, one of the largest Afghan squatter settlements of Islamabad was evicted on grounds of a security threat posed by that settlement's residents (Hussain, 2015).

KKB, after its success in Hyderabad as an incremental housing project, was replicated in seven other places including Karachi and Lahore, by the same NGO, *Saiban* (Siddiqi, 2008). The model was not at first used by the government as it remained focussed on the achievement of the MDGs. However, in 2010, the Punjab provincial government adopted this model and launched a series of programmes called *Ashiana* Housing, under the administration of a Punjab Land Development Company (PLDC) (Kahloon, 2011). Yet, even though the model was theoretically based on the same principles of incremental development, crucial differences in implementation such as its higher pricing, lenient occupancy rules and administration time lags, meant the programme had not been successful in addressing the housing shortage and acres of allotted land remained vacant (Kahloon, 2011). However, it too was initiated before the start of the election campaigns and was advertised with slogans and logos of the political party running the provincial office. The Sindh government had a similar incremental development housing scheme in 2013-2014 called Shaheed Benazir Bhutto Housing scheme, which although launched officially was still in its planning phases during the course of the fieldwork.

5.2.7.2 Focus on Gender

An important change during this time was the joint property ownership clause in Punjab's tenure regularisation policy in 2011. It mandated the property title to be in the name of both a male and female member of the household. However, this policy change has not been implemented yet, and property ownership documentation is still made in the name of the male household member. In fact, according to the National Commission on Status of Women (NCSW) 97% of women in the province of Punjab (Pakistan) gave up their complete right to inheritance, with figures going up to 100% in provinces such as Baluchistan (NCSW, 2012).

In addition to the adaptation of the OPP model to improve sanitation facilities, the government also initiated the 'Changa Pani (Clean Water) Programme', in 2006, to improve the drinking water in squatter and low-income communities (AKHRC, 2011). Administered by the government and in partnership with a civil society organisation, this programme followed a component sharing model like the OPP and can be seen as an extension of the sanitation programme, which laid out water pipelines in addition to the sewerage pipelines (AKHRC, 2011). However, an important aspect to consider in this programme was the gendered context in the implementation phase. In order to mobilise the community, two educational programmes on environmental conservation and health and hygiene behaviour were conducted in which women were specifically targeted. This correlates quite closely to the WAD approach common internationally until the 1980s. Although this was viewed as a progressive step towards a more gender-sensitive approach to urban improvement programmes, the 'inclusion' of women in this specific programme within the context of family health and hygiene also shows how the gendered division of household roles was being targeted primarily to reap better results for this project.

5.3 Housing Improvement and Poverty Reduction Interventions

So far, this chapter has provided context to this study by chronologically explaining changes in housing-related issues and policies in Pakistan, which have been affected by the shifting political background and international ideologies. In this review, various policies and approaches have been discussed. This has also included details of when and how the

programmes analysed in this research study emerged and developed. This background context is extremely important for the analysis in later chapters, as it helps in the understanding of various factors that have played a key role in shaping these programmes and their processes of planning and implementation. It also aids in the understanding of key informant viewpoints regarding these interventions. This information is crucial, as the programmes are evaluated on the basis of their planning and implementation processes as well as their gendered impact.

Given the importance of these particular interventions for this research study, the next sections provide details of each of these programmes, which serve to provide necessary context for the later chapters. These sections provide more general information on these programmes, which is applicable across Pakistan. However, the specific details of the NGO-led and government-led interventions implemented in Ahmed Town along with specifications of their funding basis, process of planning and implementation and outreach are explained in Chapter Seven.

However, before moving further, it is important to note that according to the Punjab *Katchi Abadi* Act, the government is not mandatorily obligated to provide basic utilities or in-situ improvements in all settlements with regularised tenures. Instead, the government is responsible for preparation of schemes that 'may' relate to the improvement of 'community facilities including water supply, sewerage disposal, electricity supply, gas and other public utilities or amenities; ... and roads and streets' (Punjab *Katchi Abadi* Act, 1992, p.2,4). Procedures mentioned in government documents explicitly state that the government may implement improvements, such as the provision of sanitation facilities using the component sharing model, in cases where communities are mobilised to form groups that can collectively contribute to this betterment. In addition, poverty reduction interventions are not specifically mentioned in the *Katchi Abadi* Act. However, the government seeks significant support from non-profit, national and foreign organisations, through which such programmes are implemented.

5.3.1 Provision of Piped Sewerage

Low quality of health in *katchi abadis* has largely been attributed to the lack of clean drinking water and sanitation facilities in these settlements. In Pakistan, a low-cost sanitation model, initiated by OPP-RTI as one of the first housing improvement interventions, has been widely implemented across urban Pakistan and has even become a part of the official government approach for providing piped sewerage. By 2016, the OPP model had been replicated in over 600 sites located within 38 cities of Pakistan (OPP-RTI, 2016). This model has also been internationally recognised and has influenced debates on poverty reduction and housing improvements (Bano, 2018; Lewis, 2018).

It is implemented and managed either by an NGO or by the local government authority. An NGO-led initiative may be funded through various national and international donors and agencies, while a government-led initiative is funded by the housing and community development fund (allocated to the local government by the provincial government). There is no formal or prescribed procedure for NGO-led initiatives to decide where this programme is to be implemented or within which lanes of a *katchi abadi*. However, in case of a government-led initiative, the residents of the *katchi abadi* have to submit an official application to the local government authorities. The government requires unanimous support from the community, led by volunteer lane managers irrespective of their gender. Once the application is submitted, a decision is made on the basis of its needs assessment, funds availability for that area and informal lobbying efforts of the residents. In both cases, a component-sharing approach is followed, in which the administrative body (government or NGO) provides technical support, and in some cases, covers a part of the total installation cost. Often people pay for the pipe connected from their home to the main sewerage pipeline for the neighbourhood, while the main pipeline is either provided by the administering body or is collectively contributed by all residents of the neighbourhood or lane. To streamline this process a lane manager (one in each lane of the neighbourhood) is assigned the task of collecting financial contributions and of convincing any residents who are hesitant about taking part in the programme.

The initial model implemented in Orangi Town followed a participatory approach. It aimed to understand the problems of the settlement and then develop solutions by strengthening and supporting what people had already been doing to address these problems. Sanitation had emerged to be the most significant issue in Orangi Town, hence, a low-cost sanitation model was developed as a solution that the local residents could manage, implement and finance themselves.

This inherent essence of social innovation has led to challenge dominant development discourses, for their prescriptive approach to development and reliance on government and donor support (Satterthwaite and Mitlin, 2013; Mehmood, 2016). Moreover, the replication of this model has led to address sanitation problems in multiple locations across the country. However, the process of replicating this model elsewhere takes away the participatory element of the original intervention. In this case, local residents' involvement is still required in terms of financial contributions and for the tasks mentioned above. However, these residents are not involved in the process of developing solutions unlike the residents of Orangi Town. In this case, there is a prescribed methodology that the implementing agency (government or NGO) follows, which is based on guidelines of OPP-RTI. Moreover, this approach may be critiqued for not following a gender-focused approach, as there is no evidence supporting the inclusion of gendered issues and concerns in the planning framework. The details of the programme implemented in Ahmed Town explain this issue further in Chapter Seven.

5.3.2 Provision of Roads

Responsibility for the provision of roads is shared between the provincial and local government. The provincial government funds, plans and implements road provision programmes for all highways, motorways and roads linking districts and urban centres, while the local government is responsible for the provision of all main roads within cities. Although the local government is not responsible for the provision of roads in private housing schemes, in the case of low-income settlements with a regularised tenure, the government 'may provide or cause to provide' infrastructure such as roads (GoP, 1992, p.4). The local government may fund this construction and provision from the 'housing and

community development' fund. These initiatives may also be funded by national or international NGOs in case of NGO-led initiatives.

While there is once again no official or prescribed procedure, in case of NGO-led initiatives, for determining which roads are to be improved and where. In case of government-led initiatives residents of the *katchi abadi* are required to submit an application to the local government office. However, even in this case, the decision depends largely on local residents' lobbying efforts and social and political alliances with local government authorities. Road provisions may also follow a component sharing model or may be solely provided by the government. In case of a component sharing model, collective local support is required in the form of monetary contributions or labour support. However, no exact methodology or procedure for the provision/ improvement of roads is mentioned in the policy documents, therefore leaving it arbitrarily to the control of the local government and clientelist politics. There is also no evidence of a gendered dimension in this infrastructural provision.

Several road paving initiatives have been implemented in *katchi abadis*. While a few have been successfully implemented under the guidance of the OPP-RTI cost-sharing model (Hasan, 2008), other small fund initiatives have been implemented by local government authorities using the local funds allocated for their constituencies. However, these initiatives lack proper documentation and follow an 'ad hoc' implementation process (Hasan, 2006, p.454). Hence, despite large sums of money being spent on road paving projects, these investments are, unfortunately, not included in plans for upgrading *katchi abadis* (Hasan, 2008) and are largely based on clientelist practices.

5.3.3 Women's Skills Development Programme

Women's skills development programmes are part of a holistic approach to housing improvements and poverty reduction. These vocational training programmes, in Pakistan, aim to teach women a variety of skills including stitching, embroidery candle-making, tie-dyeing, cooking, basic computer training, typewriting, beautician courses and so on. Such programmes are commonly implemented by both NGOs and provincial and local

government authorities. They are also in accordance with the aims of international funding and development organisations, such as the UN, which state the need to harness the full potential of both male and female urban dwellers for 'equitable, inclusive and prosperous cities' (UN Women, 2013 p.7). Hence, they aim to develop women's skills and abilities in the hope that it would increase their economic competitiveness, lead to increased household income and in turn reduce poverty. During this process, it is also hoped that women will become more empowered and this would address the issue of gender inequality.

Amongst these programmes, sewing and stitching skills centres have been widely implemented in urban and rural areas of Pakistan. Although there are no aggregated statistics available for the number of such vocational training institutes nationwide, they are provided by a wide array of government and non-government agencies. In the cities of Punjab, alone, 184 vocational training centres have been set up by the provincial government (GoP, 2018), while there are many other such skills development centres which are set up by the local government and private NGOs. For example, the skills development programme analysed in this research study was implemented by a private NGO of volunteers.

Skills development programmes are widely considered to be successful in improving women's bargaining power and leading to not just an increase in their income but also towards greater empowerment and gender equality (Goheer, 2003). In a study of such programmes, implemented in Pakistan, Afghanistan and Ghana, Faveri et al. (2015, p.11) find these to be a necessary 'push' required to increase women's economic position and development. On the other hand, a recently published report by Calder et al. (2017) finds that such programmes are unable to reap the above described positive outcomes due to numerous implementation issues. Based on research conducted in seven urban and two rural areas of Pakistan, this report found evidence of the lack of trained teachers and inadequate school infrastructure, which led to disappointment and lack of interest amongst students. Furthermore, these programmes primarily focus on teaching women embroidery and stitching skills (at minimal or no tuition fee) but do not seek to address other associated

issues such as exploitation by middlemen. Other conceptual issues and shortcomings of these programmes are discussed in the later chapters of this thesis.

Beyond these issues, it is also important to note that these small-scaled, women-only programmes are deeply rooted in the WAD approach that remains strongly engaged in women's productivity roles and aims for the integration of women into the existing processes of development. The first initiator of such programmes in Pakistan, as mentioned earlier in this chapter, was Akhtar Hameed Khan, who implemented this programme as part of the Orangi Pilot Project in the 1980s. The fact that he faced immense public disapproval, as people objected to the idea of women joining the public domain leading him to halt the programme, makes it particularly important for research on gender dynamics and poverty reduction interventions in Pakistan. It demonstrates the complexities and constraints involved in interventions that go against cultural norms and seek to contest women's positionality in the community. However, the fact that such programmes are now commonly practised today in both urban and rural areas, shows changing social norms and cultural parameters. This incidence of change is also of particular interest to this research study and helps in the understanding of cultural norms and resistances evaluated in Chapter Nine. While the later chapters analyse the outcomes of such a programme, it is important to note that this is one of the very few programmes implemented in regularised low-income settlements which is specifically aimed at women.

5.4 Conclusion

This chapter explains the urban housing policy and gender discourse with respect to phases of development and the changing political structure of Pakistan. In doing so, this chapter has also identified the roles of various stakeholders involved in the decision-making process of housing improvement and poverty reduction interventions.

The government of Pakistan has often adjusted and aligned its housing policies and approaches with international trends. However, local conditions and needs, such as the 1947 refugee crisis (which remained a critical housing concern even in the 1960s), compelled the government to make adjustments to its otherwise modernisation stance.

Irrespectively, Pakistan has not followed a gender-focused approach to housing interventions.

Although feminist struggles and organisations such as Women's Action Forum emerged in the 1980s, this social change was generally limited to women from higher-income groups. The more pervasive, local perceptions regarding women during this time and the constraints faced by women, are demonstrated by the local opposition to women's work centres which brought a halt to income generation programmes. Although there was widespread acceptance of such programmes later on, the review of housing policies and approaches has shown how limited movement towards incorporating a gender-focused approach have been, even after the 1980s. This was even after a noticeable change in local social norms and customs had taken place. Although incorporation of gendered concerns is emphasised by development organisations and joint property ownership is even made part of the tenure regularisation policy, these changes are often not yet practiced. Moreover, most programmes implemented in low-income urban areas which are specifically women-centred have focused on income generation and skills development. Even now, post the New Urban Agenda, the most recent government strategies have very little focus on problematic gendered issues and their concerns and policy focus are primarily limited to women's productivity roles. These include the Punjab Growth Strategy 2018 or the upcoming Punjab Spatial Strategy 2020, of which I have first-hand working knowledge.

It is also important to note that apart from opposition to women's work centres, the role of all locals in general (including men) or their participation in decision-making processes remained largely invisible. In this sense, the neglect of women's voices in many arenas needs to be contextualised as not always due to some inherent gendered disadvantage. Hence, exploration of gender disconnects has to explore institutional cultures and processes, where local men and women have a minimal role in affecting policy decisions. This does not refute local concerns regarding housing issues. The 1970 election results, where 'shelter for all' was the predominant slogan used by the winning party, were an evident proof of the importance of housing concerns amongst the local population. Although policies such as tenure regularisation were also made to 'please the masses', the

interventional approaches were primarily developed at the state level, and often affected by changes in the international development agendas. The latter have also subsequently affected the 'focus on gender' in policies and programmes implemented in Pakistan. This is reflected in the nature of programmes and interventions, which are based on stereotypical assumptions of women in the global south.

This review provides important context relevant to the exploration of 'gender disconnects', as it is indicative of the dominant influences that affect housing improvement and poverty reduction interventions and lead to their respective gendered outcomes.

Chapter 6 – Housing Needs and Priorities

6.1 Introduction

In the following three chapters, core empirical data collected in Ahmed Town and more generally in Lahore, Karachi and Islamabad are presented and analysed. The analysis of these three chapters seeks to address the key research questions outlined in Chapter One. These were to (1) identify gender-specific housing-related priorities of residents living in *katchi abadis*; (2) assess the extent to which a gender-focused approach was followed in planning interventions for these settlements; (3) analyse residents' gendered involvement in communal activities and the extent to which it was realised and incorporated within the programme interventions; (4) analyse gendered outcomes of these programmes and assess if they were able to lead towards greater gender equality and empowerment of women. These research questions essentially seek to address smaller segments of this research that lead into the central aim of the thesis, which is to identify if failures occurred in context of question four, then what were the problematic issues that hindered the potential to achieving greater gender equality and empowerment of women through the implementation of housing improvement and poverty reduction interventions in Pakistan? For this purpose, answers to the more empirical questions and the evidence uncovered about processes of programme interventions, their outcomes and social complexities of urban livelihoods are drawn upon. While the first research question is addressed in this chapter, the second and third research questions are discussed and analysed in Chapter Seven. They are also drawn upon in the gender evaluation in Chapter Eight. Chapter Eight also addresses the fourth research question and most importantly the central aim of this research study.

The research questions and the analysis of the data collected relate to the conceptual framework and the need to address gendered inequalities to achieve more equitable and just cities. Chapters Six, Seven and Eight analyse complex interrelated processes of the potential pathway, illustrated in Figure 1.1 in Chapter One, and seek to identify and assess forms of gender disconnects within it. As mentioned in Chapter One, there may be several

types of issues and constraints that affect outcomes of programme interventions, including technical faults or lack of finances. However, they are not specifically gender disconnects as they affect men and women equally. Gender disconnects are defined more specifically as problematic issues that hinder the potential of achieving more equal gendered relations and just cities through the implementation of housing improvement and poverty reduction interventions.

Housing improvement and poverty reduction interventions and their outcomes, as explained in the conceptual framework in Chapter One, are a function of gendered housing needs and priorities of local men and women, institutional decisions and the impact of cultural norms and traditions. This chapter gives a brief introduction of Ahmed Town and explains the housing conditions in this settlement, as a necessary context for the following sections. It then moves on to specifically explore the first component of this framework, i.e. gendered housing needs and priorities. Housing needs and priorities are a function of various factors categorised as the 'driving forces' in this thesis. These factors have direct or indirect impacts on men's and women's prioritisation decisions, which in turn affect the residents' demands put forward to government bodies. This component is especially important to study in the context of Pakistan, as according to the *Katchi Abadi Act* 1992 (see Chapter Five) local residents need to collectively send an official application to the government authorities stating their needs and demands in order for the government to take notice of these issues and for any housing improvement and poverty reduction programmes to be subsequently planned for that settlement. The needs of settlement are also crucial in case of NGO-led interventions, where programme decisions are discretionary on the administrative body. In addition to this influence, decision-making authorities' perceptions regarding housing-related needs also significantly affect decisions regarding housing improvement and poverty reduction interventions (see Chapter Eight).

Gender-disaggregated baseline data was collected and analysed along with other qualitative responses to answer the first research question. This was the starting point for addressing all subsequent questions. Differences in gender-aggregated and disaggregated responses regarding housing needs and priorities were then compared. This highlighted

important disparities and emphasised the need for collecting gender-disaggregated baseline data prior to the formulation of programme interventions.

In the remainder of this chapter, these priorities are analysed in relation to the driving forces affecting local residents' prioritisations. These include the living conditions in the settlement and the types of basic utilities available (or not) to residents, in addition to other factors such as age, marital status and occupations of the residents. The analysis highlights points of divergence and convergence between gendered responses to provide an understanding of gendered housing needs and priorities and insights into why certain interventional decisions are made. This analysis is important in relation to housing improvement and poverty reduction interventions as housing needs and priorities are subjective and determined by various lived experiences of residents. These differences, as Madise et al. (2012) argue, are often ignored by decision-making authorities, who take the default assumptions of 'slums' to formulate policies. They are either assumed based on what policymakers find to be an appropriate way of life or understood in light of preconceived assumptions especially in the case of gender-focused policies for women in the Global South. This is especially harmful because it often leads to a wastage of scarce resources and may also reinforce the socio-economic issues and stereotypes that they are in fact aiming to resolve. These two issues are discussed in detail in this chapter and Chapter Eight and Nine.

6.2 Housing Conditions in Ahmed Town – A Brief Introduction

Ahmed Town is primarily a low-income settlement, which developed as an informal encroachment on public land more than 30 years ago. It was formed by rural immigrants from a village close to Kasur on what used to be a peripheral area of Lahore. It is located relatively far from the Walled City but is in close proximity to steel and other factories. Moreover, it is situated in between the newly built Lahore ring road and the historical Grand Trunk Road, as shown in Figure 3.2, in Chapter Three. It was officially recognised as a *katchi abadi* more than ten years ago and currently has 1325 housing units. Houses are still mostly occupied by their original owners, with a few found to be rented out either to immigrants from smaller cities and villages or from other housing settlements within Lahore. Ahmed

Town has five small clinics (only two of these were open and functioning), ten schools (including primary secondary and high school) and four mosques. The clinics and schools were all small, privately owned set-ups that charged residents low prices. Despite these educational and health facilities, Ahmed Town did not have access to some of the most basic utilities and was subject to dilapidated living conditions and open sewers in many places.

Each house is on average 2.2 Marlas in size (55.6 square metres) and accommodates on average 9.6 people per housing unit. These statistics have been calculated using data from this research. There is usually a bricked boundary wall demarcating the house with a large open area and one or two very small bricked rooms constructed in the corner of the house. On average there were 1.6 rooms per house. The rooms were used to store belongings with a few beds placed on top of each other (like bunk beds). The number of single beds in a room ranged from two to six depending on the room size. However, most of the family members slept outside the room, especially in the summers. In the case of a larger family size, the residents had set up tents in the open areas of their house. There was no clear demarcation of the kitchen, which was usually in a corner of the open area and could be recognised by the collection of pots and pans. A small toilet made of bricks, wood sticks and tin sheet roofs was usually situated next to the periphery wall. It consisted of a water-flushed toilet with a pipe extending either to the street, open sewer or connecting to the newly constructed sewerage pipes in some areas. There was usually a piped water connection to the toilet or there was water stored in plastic buckets. Figure 6.1 and 6.2 each show a house in Ahmed Town with a pipe extended from the toilet leading outside.

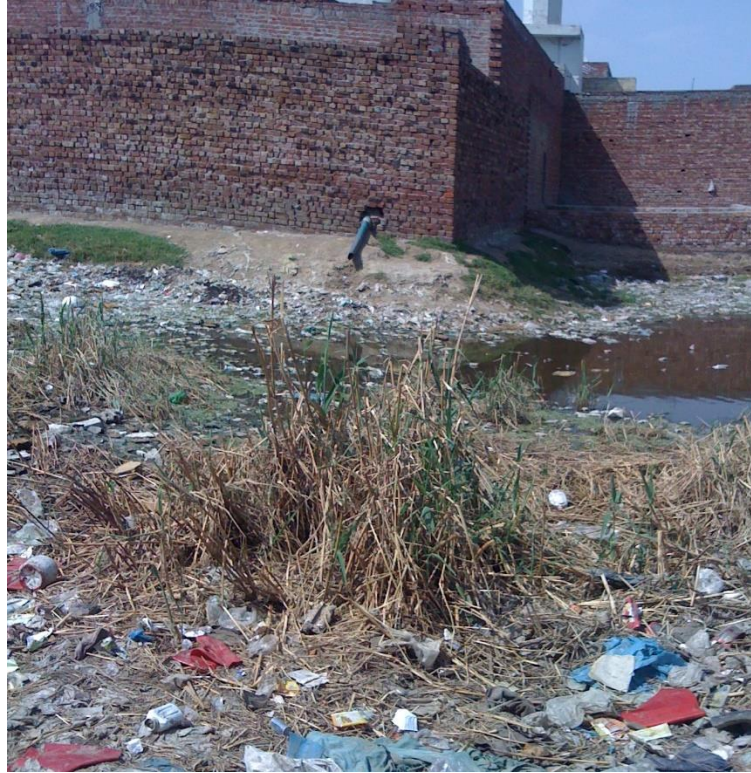


Figure 6.1: Toilet pipe extended out of a house in Ahmed Town



Figure 6.2: Toilet pipe extended out of a house in Ahmed Town

Moreover, there was a common presence of goats and hens also living in the open area of the houses. The men in this settlement mostly work as labourers in the small metal factories or the large steel plants nearby. Women have a mixed set of occupations, which ranged from working in garment stitching factories to doing part-time embroidery and stitching jobs from home. There were also some school teachers, working locally in the settlement and a few domestic workers. Occupational information of each interviewee is listed in Appendix B.

Figure 6.3, 6.4, 6.5 and 6.6 show the land use, water supply, solid waste disposal and the sewerage pipeline layout of Ahmed Town respectively. These maps show the conditions prevalent in the housing settlement in September 2012. While most conditions remained the same, there were a few noted changes that had occurred by the time of this fieldwork. In the case of the sewerage disposal map, the proposed changes had by then been implemented, hence depicting the layout of sewerage lines that have been laid out in the settlement instead of being proposed, as stated in the map's legend. Moreover, water connections supplied by the government had increased to a few more lanes along with an increase in solid waste dumps on lane corners. This settlement suffers repeatedly and severely during rainy seasons as it gets flooded very quickly, in fact, Figure 6.2 also shows accumulation of rainwater in the settlement's open areas. Due to the type of housing construction, and especially in the case of people living in tents, houses got damaged very easily as well.

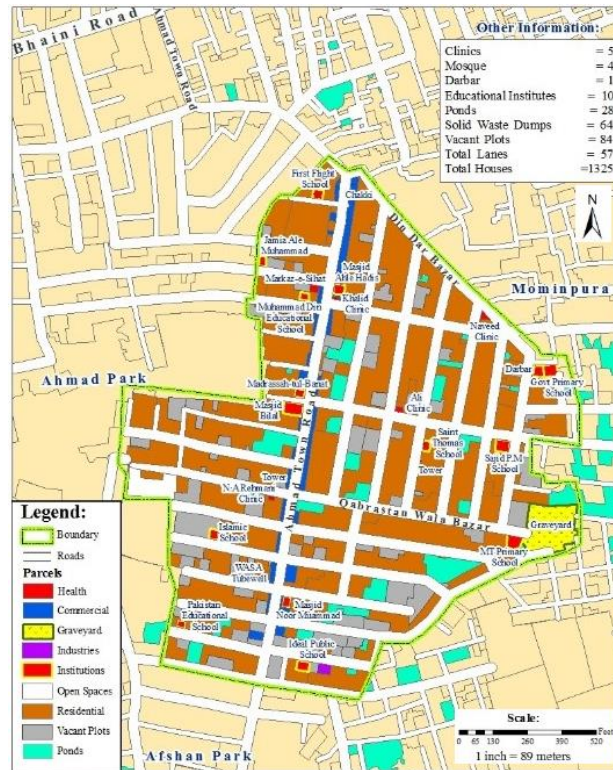


Figure 6.3: Land use map of Ahmed Town
Source: Muawin, September 2012

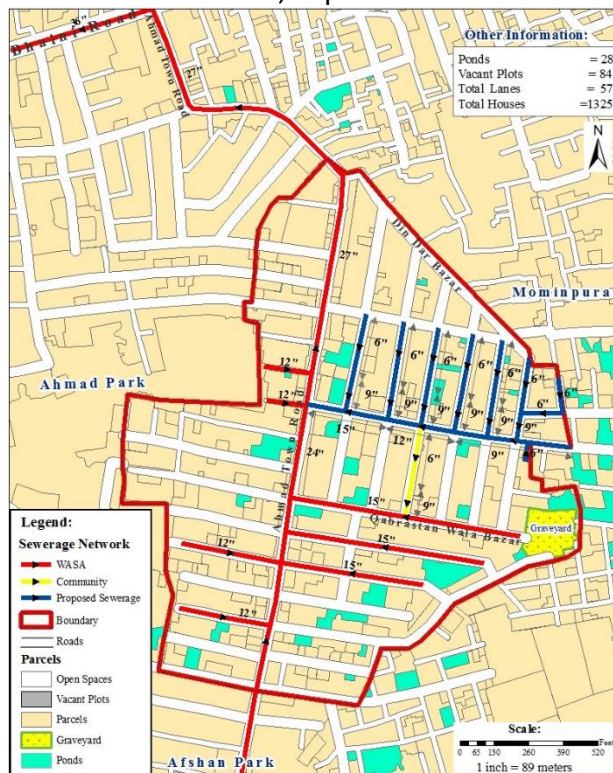


Figure 6.4: Proposed sewerage waste map of Ahmed Town
Source: Muawin, September 2012

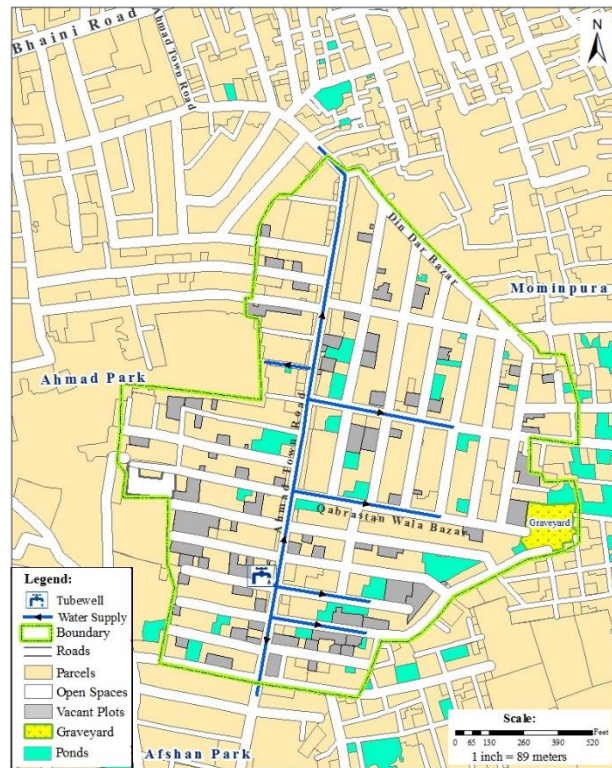


Figure 6.5: Water supply map of Ahmed Town
Source: Muawin, September 2012

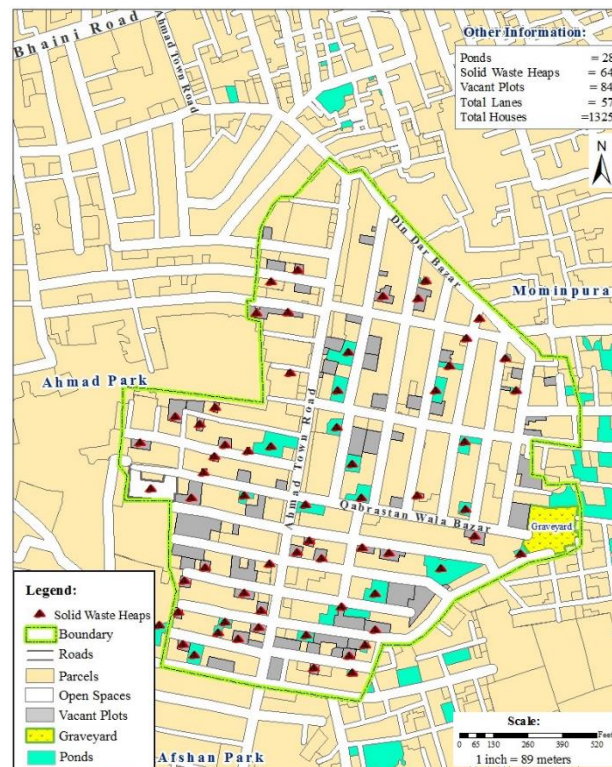


Figure 6.6: Solid waste disposal map of Ahmed Town
Source: Muawin, September 2012

As shown by the figures above, there was a heterogeneous distribution of utility provision within the settlement. Since the government is not mandatorily responsible for basic utility provision even in settlements with regularised tenure (see Chapter Five), interventions had been funded and implemented through a mix of NGO, government and public-private partnerships. This had led to the provision of some utilities in certain areas, while others had been left out. The NGO workers explained their limitations were based on issues of access to certain areas, for example: the area's proximity to main city infrastructure and the NGO's limited financial resources as well as their hope and reliance on the government to implement similar interventional programmes in areas left out by the NGO. In fact, most in-situ improvement or upgrade works were based on the component-sharing model, which theoretically required local community engagement but was in reality highly dependent on the communities' advocacy efforts and political alliances (see Chapter Seven). The differences in resident's access to utilities provided important insights into the local residents' needs and prioritisation of housing improvement interventions. It also enabled a more rigorous and thorough analysis of housing needs and priorities as well as the power dynamics within the settlement, which led to a skewed provision of utilities in some areas of the settlement, while households with lesser bargaining power did not even have access to the most basic utilities, such as piped sewerage connections.

6.3 Housing Needs and Priorities

For this research study, housing needs were divided into three categories of priorities based on the urgency and emphasis indicated by the respondents: namely first, second and third priority. The dataset for housing improvement priorities showed a rather contradictory yet, at the same time, compellingly harmonious mix of findings for gender-aggregated and disaggregated data. When evaluating these priorities, it is also important to keep into account the heterogeneous distribution of basic utility provision in this settlement, as mentioned in Section 6.2. While this is explored separately in Section 6.3.3, it also has a significant impact on prioritisation decisions and affects both gender-aggregated and disaggregated datasets.

6.3.1 Variation in Gender-Aggregated and Disaggregated Data

This section explored differentials between gender-aggregated and -disaggregated housing needs based on the residents' stated priorities. Figures 6.7 and 6.8 provide graphical representations of gender-aggregated and gender-disaggregated data respectively for the most desired improvement programmes, based on the noted priorities of the 20 local men and 40 local women interviewed in Ahmed Town. In the case of all gender-aggregated analyses, a weighted percentage was calculated for male and female respondents to account for the different number of male and female interviews. In the case of all gender-disaggregated analyses, the percentages were calculated separately for male and female data sets.

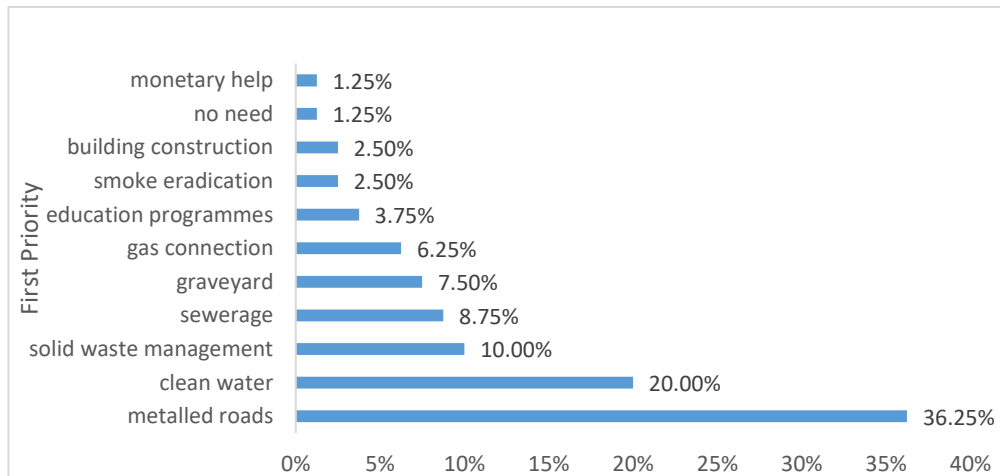


Figure 6.7: Gender-aggregated data for respondents' first housing improvement priority

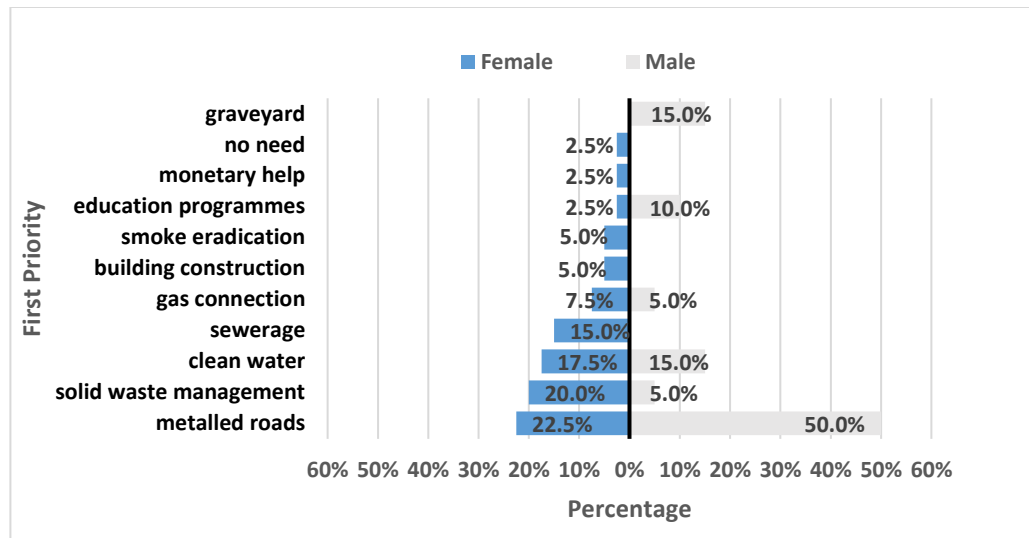


Figure 6.8: Gender-disaggregated data for respondent's first housing improvement priority

As shown in Figure 6.7 the highest priority for improvements was metalled roads, followed by clean water and solid waste management. A metalled road was required to link the respondents' houses to the main road located approximately two to three kilometres away from the settlement depending on each respondent's residential location (see Figure 3.2 in Chapter Three). Although metalled roads were highly prioritised by women, a more detailed examination of priorities showed that road improvements dominated men's priorities in a way that it most certainly did not for women (Figure 6.8). For women, solid waste management was nearly as important as road improvements in their settlement. For example, one woman stated:

'Some (women) may say they want roads improvements, but they will just be mimicking what their husbands and brothers want. Many of us (women) spend the whole day in this settlement. We see heaps of solid waste wherever we pass by, in empty plots, roadsides, everywhere. We definitely need a change in this settlement. Have you seen the number of flies around the garbage piles?' (40-year-old, female, school teacher, 21 May 2014).

Yet, as can be seen in Figure 6.7, gender-aggregated data depicted solid waste management to be much less significant than metalled roads. Such findings signify the need for both a gender-aggregated and -disaggregated analysis. They show important differences between men's and women's priorities which would not be evident from a gender-aggregated analysis. Simultaneously, conducting only a gender-disaggregated analysis,

without taking into account the effect of other factors, would also be insufficient as it might downplay the priority for clean drinking water amongst some residents.

Similar findings were also apparent for resident's categorisation of their second housing improvement priority. In this case, gender-aggregated responses shown in Figure 6.9, identified solid waste management, followed by road improvements and then access to public transport. However, the gender-disaggregated data (shown in Figure 6.10) again demonstrated how solid waste management was primarily a women's concern, again topping their list, with road improvements and even access to public transport being more important for men.

The importance attached to transport issues in general was because it took local residents about 15-25 minutes to walk to the main road outside their settlement, depending on the location of their house. Upon reaching the main road, they either took a rickshaw to the nearest bus stop (which cost them Rs.30-40 one-way) or walked for approximately 20-25 more minutes to reach the nearest bus stop. The residents also complained of no definitive bus timings which further lengthened their journey time. This issue restricted their job opportunities and many respondents were forced to find work at lower wages in the small, one-room metalwork factories located sporadically within their settlement. The significance of transport problems for men is evident from the following quotes from interviews:

'I have to be at the *adda* (daily recruitment area for unskilled labourers) at 7 am. It takes me 2 hours to get to work, there are barely any buses or wagons at that time even on the main road. I leave so early it's still almost dark. If we have improved roads then I can get a motorbike and reach work on time. If you're late no one hires you for the day' (29-year-old, male, unskilled labourer, 17 April 2014).

I first got a job at the factory where my uncle works, but it takes such a long time to get there that I could never reach on time. If I left early I couldn't find any buses or wagons, if I left late I couldn't reach on time. Now I just go to this nearby metal factory. They pay lesser, but at least I have a job. I wake up and reach immediately' (23-year-old, male, metal factory worker, 11 March 2014).

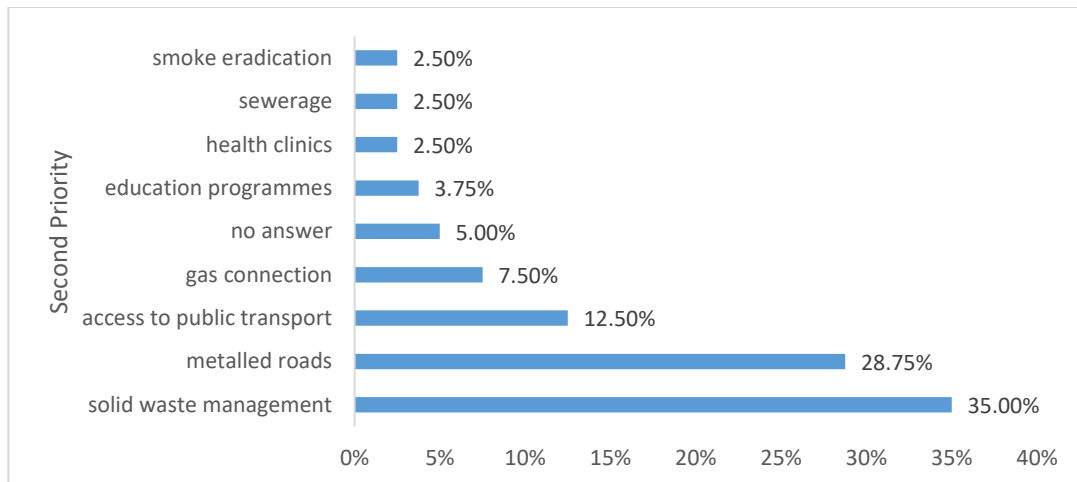


Figure 6.9: Gender-aggregated data for respondent's second housing improvement priority

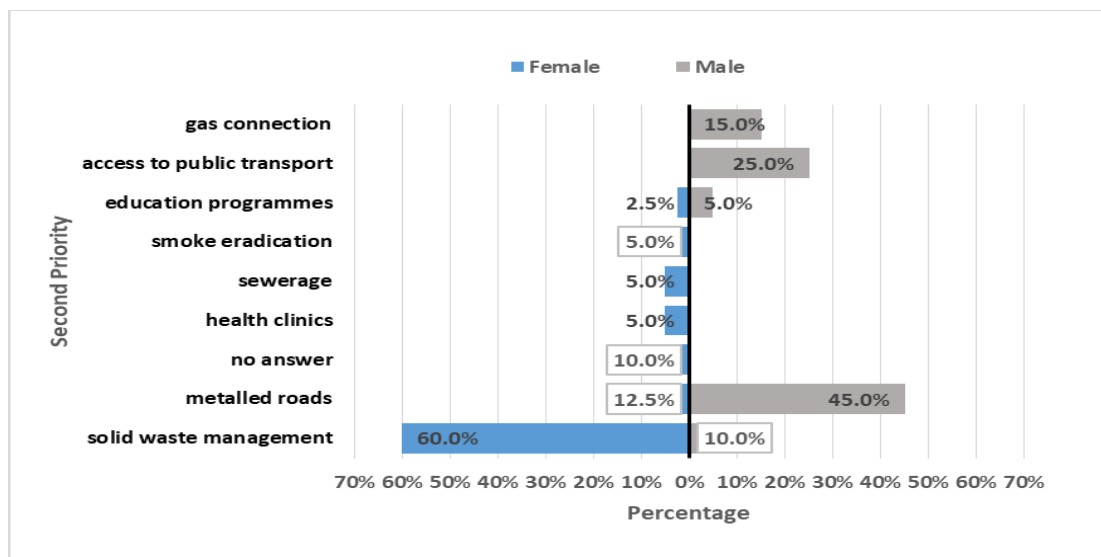


Figure 6.10: Gender-disaggregated data for respondent's second housing improvement priority

These differences in gender-aggregated and disaggregated findings once again reiterate the need for deeper investigation of the impact of driving forces that lead residents to advocate and negotiate for certain housing improvement and poverty reduction interventions.

Most of the respondents only listed a first and second priority for housing improvements as shown by 'no answer' in Figure 6.11. For those who did specify the third priority, metalled roads were most frequently chosen, followed by solid waste

management. Yet again, though, a gender-disaggregated analysis found significant differences, as the priorities that men and women had consistently opted for in the first two cases now switched. The third most important priority for men was solid waste management and for women was metalled roads. This shows the relative assessment of needs and its relation to gender-specific roles and behaviour.

Apart from these two more frequently cited priorities, there are other priorities which also signify the gendered differences in housing needs. Building construction, smoke eradication and the demand for local health clinics as first, second and third priorities were only limited to women's responses and were not dependent on their location within the settlement. The need for a boundary wall construction relates to women's need for privacy, a requirement that is determined by the social and religious norms of the community.

'We had to construct our outer wall, but the recent rains damaged our roof so we spent the saving on fixing that. But it's so important, we just have sheets and bamboos that fly away when the wind blows. Every passer-by stares inside' (40-year-old, female, cane weaver, 20 March 2014)

Moreover, the demand for local health clinics was also extremely gendered, despite coming across an approximately equal number of male and female patients during visits to the settlement. Similarly, issues related to graveyard maintenance were only men's concern in the community. This is because religious and local social customs dictate men to be responsible for performing funeral rituals while women are not encouraged to accompany funeral processions (although women can visit the graveyard after the funeral).

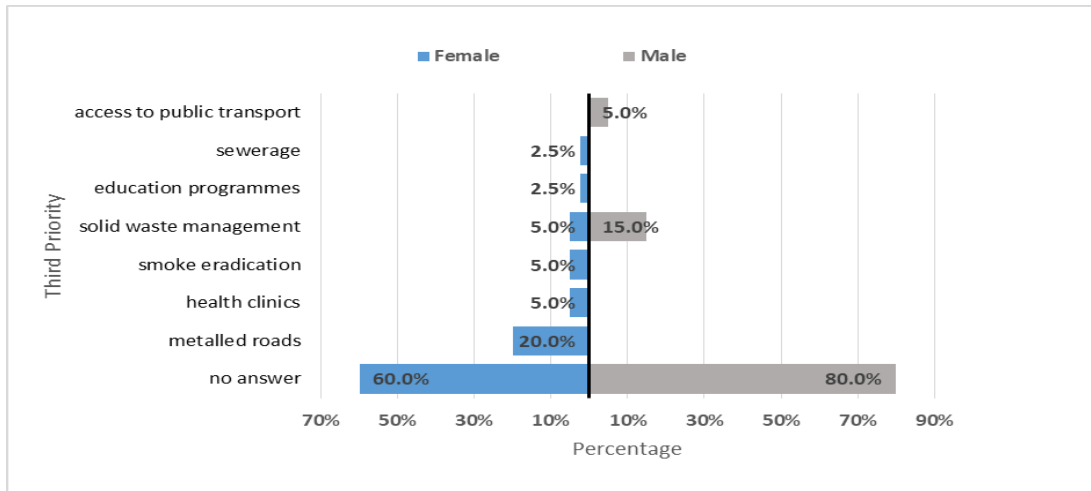


Figure 6.11: Gender-disaggregated data for respondent's third housing improvement priority

Conclusively, men and women's priorities are different when analysed without factoring in other variables. Analysis of the data collected also discovered common patterns in the ordering of first, second and third priorities which were different for men and women. These are represented diagrammatically in figures 6.12 and 6.13. These patterns represent the way in which priorities were grouped/clustered for approximately 70% of male and female sample populations respectively. These clustered priority patterns make the differences between men's and women's needs even clearer.

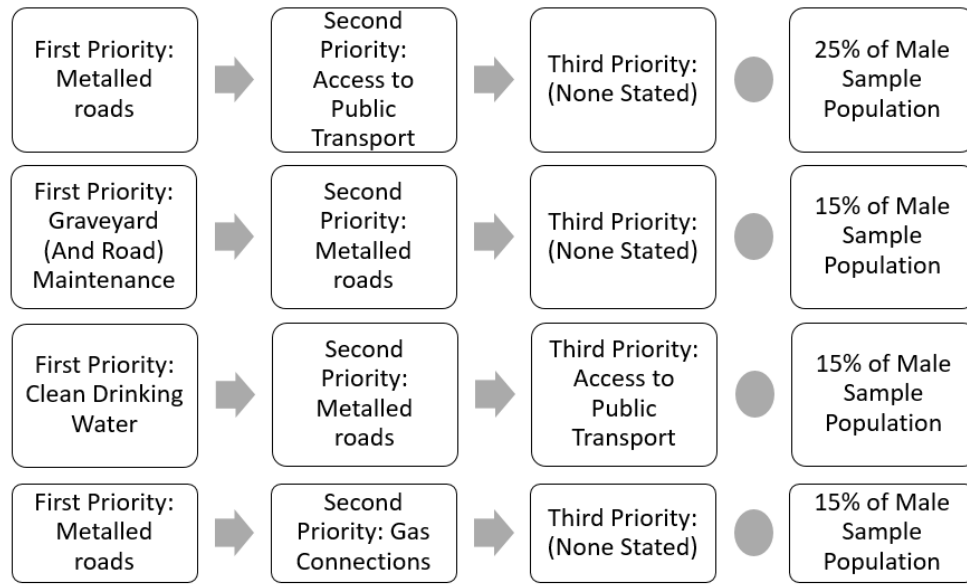


Figure 6.12: Men's cluster trends in priorities of housing-related needs

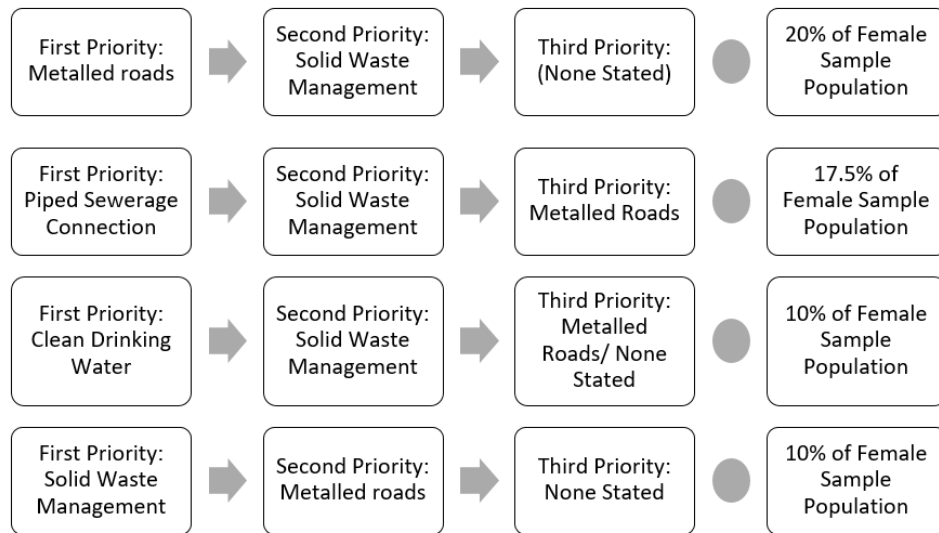


Figure 6.13: Women's cluster trends in priorities of housing-related needs

Men's priority clusters show their strong focus on the need for metalled roads. Most of the respondents wanted metalled roads and access to public transport so that they are able to find jobs in areas further away from their settlement. In fact, due to the associated relation between improved travel conditions and better-paid jobs, the need for better roads was a far more important issue to men than even having a gas connection in their house. This relational context between housing priorities and utility provision will be further

explored in the next section. While the demand for metalled roads was primarily made to ensure improved travel conditions to work, some respondents were also concerned with the improvement of the road leading to the graveyard.

‘We also want a better road to the graveyard, at times it gets so mucky that it’s hard to take the body there. We are covered in mud by the end of the funeral. What else should we do? after all, burial of our relatives is our responsibility’ (55-60-year-old, male, retired/volunteer community organiser, 27 February 2014)

The graveyard was also the cleanest area of the settlement and planted with several red rose bushes. Such a sight was not found anywhere else in the settlement and demonstrates the importance of this place in the minds of the residents.

The first two female priority clusters demonstrate an interchange between wanting metalled roads and solid waste management as first and second priorities, but a further examination of the clusters shows the existence of a parallel relation between these two needs. This is because women who categorised road improvements as a priority concern also wanted to ensure a safe pathway for their family to travel on. In fact, children’s safety, when they play in these lanes or walk through them to go to school, was the most widely cited reason for women’s concern for road improvements.

‘Our children walk alone through these streets and the garbage to go to schools. I am always waiting at the doorstep for my children to come back, scared they might slip and fall on these dirty streets or in the open drains. Sometimes there is even ankle high rainwater in the lanes that the children have to walk through. If there are proper roads then there would be lesser garbage too like in the ‘deen daar’ lane’ (30-35-year-old, female, part-time embroiderer, 12 May 2014)

‘I am so afraid for my children’s health as they play outside in the dirty streets. There are all kinds of filth there, from people’s toilet waste to garbage. I tell them not to play outside, but all their friends are there so they run out. But something needs to be done about the condition of roads’ (35-year-old, female, home carer, 2 April 2014)

Solid waste and open drains were a simultaneous concern also due to their combinational hazardous impact. The solid waste strewn randomly in the lanes, accompanied at times with open drains and mud pits created a mired, hazardous pathway for the residents to trek through. Health concerns are argued to be more important for

women as they bear a greater negative burden of the urban health penalty (Hawkins et al., 2013; Varley, 2013). However, women's health concerns in Ahmed Town were derived from their role as primary caretakers of their families.

These findings show that housing needs and priorities, even in the case of physical housing improvement programmes, are shaped by the division of men's and women's household responsibilities, which are in turn defined by the norms and traditions of the society. Although this was found to be the overarching context, this was not always the case. 15% of the female respondents asked for metalled roads so that their employers (who had employed these women for part-time embroidery work) could come to their settlement with ease.

'Our employer makes a fuss every time he has to come to our settlement for dropping off the unstitched cloth or for collecting the stitched clothes. They are also right, it is so hard for them to bring those big rolls in our broken-down streets with potholes everywhere' (20-year-old, female, part-time embroiderer, 17 March 2014).

'There are very few people who come to our settlement for giving us these stitching jobs. If we had better roads and access then maybe there would be more of such employers. Now we just take whatever money they give per piece because no one comes to our settlement because of its conditions' (40-year-old, female, part-time embroiderer, 20 March 2014).

These findings are comparable with N-Khosla's (2009) study in Bangladesh that finds urban women to constitute a fairly diverse group despite similarities in their interests arising from their common set of roles and responsibilities.

While it is easy to classify housing improvement needs based on definitive categories of first, second and third priorities, it is crucial to understand the driving forces behind these priorities. The above analysis is only representative of the responses given by the sample population dataset. However, an important factor to consider within this dataset is the high number of 'no responses' for certain questions. While the entire sample population explained their first priority for housing improvements in extensive detail, 6.7% of respondents did not identify a second housing priority and 70% did not identify a third housing priority. The main reason for this was not the non-existence of other issues in the

settlement but was primarily due to a desire to stress the urgency and severity of their most important housing need. Moreover, several respondents had little hope for future improvements due to the government's austere policies and history of unfulfilled promises; hence, they only stated their most crucial need.

'If they (government) do this (one thing), it is more than enough for us. We know nothing ever happens' (35-40-year-old, female, part-time embroiderer, 18 April 2014).

'They (government) never do anything anyway. We are just telling you this for your studies. As if we have ever gotten what we asked for. Many politicians come to us promising changes but nothing has ever happened' (45-50-year-old, male, metal factory worker, 21 May 2014).

Although this highlights the importance of certain housing needs, it also indicates local residents' mistrust in the government and the failure to acknowledge any hope for change.

6.3.2 Analysing the Effect of Driving Forces on Prioritisation of Housing Needs

While the above section highlights important gendered differences in housing needs and priorities, analysis of the 'driving forces' shows these priorities to be significantly affected by socio-economic factors. This section specifically analyses housing needs based on the age, marital status and occupations of the respondents. These criteria assist in developing a deeper understanding of gendered urban livelihoods and in understanding reasons for certain forms of gendered disconnects.

6.3.2.1 Age Group

Due to the aims of this research study, only men and women in the age group of 18 to 60 years were interviewed, as explained in Chapter Three. The approximate mean age of the sample population was 35 years, with an almost equally representative sample across the range of age groups as shown in Appendix B.

In case of gender-aggregated data, no relation was found between local resident's prioritisations and their age. However, there were some notable links in gender-disaggregated data. Women between the ages of 30 to 50 years had a strong demand for solid waste management as their primary housing need, with the highest number of

responses from women aged between 35 to 40 years. Furthermore, the demand for metalled roads amongst female respondents as the primary housing need was concentrated in the 20 to 45 years age group, with the highest number of responses in the 25 to 29 age group. The concentration of these priority clusters within the specified age groups signifies important aspects of their livelihoods. It demonstrates concerns of both mothers and part-time working women respectively. Firstly, this is because women aged between 25-29 years were in the early years of their career and represented a more ambitious and optimistic section of the sample population. These women were not just eager to find jobs in schools and offices, but were also the most responsive during interviews, expressing hope for improvement of their settlement.

‘I work to support my father. He doesn’t let me go to factories to work, but I stitch clothes for children from home... There are so many changes that we can make (to our settlement) if we have the money. That’s why I earn’ (20-year-old, female, children’s tailor, 25 March 2014).

‘I was so happy when I saw the Muawin people again because they helped us so much when they last came... I really hope there can be some more improvements in our settlement. If they come this time, I will definitely work with them, because I’m a school teacher now’ (25-year-old, female, school teacher, 3 March 2014).

Moreover, most women in this age group had children under the age of ten years who are more vulnerable to environmental hazards than the older children of the settlement.

I have little children I’m worried about all day. I give them boiled water but still, they are always falling sick because of the mess outside. If someone can fix this garbage mess then half our tensions will go away’ (35-year-old, female, homecare, 18 April 2014)

This analysis helps in identifying reasons for certain priorities and the actual concerns of these residents behind their stated priorities.

In the case of male respondents, the demand for metalled roads as the primary housing need remained overarching and was spread almost evenly across all age groups ranging from 20 to 59 years of age. The demand for clean water by men at first appeared to be randomly distributed amongst the respondents, unaffected by age groups, but in fact, it was highly dependent on whether houses were without a clean water connection, which

made sense. Solid waste management was only prioritised by men in the 18 to 19 years age group. This was because solid waste disposal was their responsibility within the household and the lack of vacant plots near their house forced them to walk long distances to the nearest waste disposal area (empty land).

‘My mother forces me throw garbage out every day. I used to throw it in an empty plot in our lane first, but now a house has been constructed there. So, I go to the lane behind ours. Others just throw garbage on their streets. There should be some method to collect this garbage. In any case, it’s all a dump everywhere, no one picks up the garbage from the plot either. It smells horrible when it rains’ (19-year-old male, seeking full-time employment, 22 April 2014)

An analysis of housing improvement needs with respect to age groups confirms the argument that needs are based on the intersection of responsibilities and hardships in each person’s life. This may be the reason why smoke eradication was only a women’s concern in the sample population, and more importantly, is only mentioned by respondents under the age of 30 years. Smoke and the smell of burning tyres from nearby industrial enterprises was persistent in the settlement and women complained of waking up with blackened faces in the morning when they slept outside. Since these small factories were spread sporadically across the settlement, these concerns were not limited to only a few people living in close proximity to the metal factory site. It was also a significant health concern according to doctors at the nearest clinic. Despite the severity of the issue, it was only mentioned by a few women. This shows how priorities can change as domestic and income-generating responsibilities increase.

6.3.2.2 Marital Status

To further analyse the relation between housing needs, priorities and household responsibilities an analysis of housing needs with respect to respondents’ marital status was conducted. Marital status is divided into four categories; namely: single, engaged, married and widowed (there were no divorced men or women in the sample). A further category of married and non-married was created to differentiate and analyse people with dependent children, where the married category consisted of respondents with dependent children (as all married respondents had children), while all single, engaged and widowed respondents

were cumulatively categorised as non-married meaning they had no dependent children. Keeping into account that only residents aged 18-60 years were interviewed, it was understood that the sample would primarily be consistent of married respondents. Indeed, the marriageable age defined by the social norms of the community was as low as 15 to 16 years for girls despite the minimum lawful age of marriage being 18 years in Pakistan. Hence, almost 70% of the sample population was married, 21% was single, 5% was engaged and 4% were widowed (for details see Appendix B). The concentration of married respondents was as high as 75% in the female-disaggregated dataset and 60% in the male-disaggregated dataset. Since all married men and women had children and the widowed respondents in the sample did not have any dependent children, this categorisation enabled analysis of differences in respondents with and without dependent children. It is important to note that an analysis with respect to number of children was not conducted due to the nature of dependency amongst family members in Ahmed Town. The residents mostly lived in a joint family system where the number of dependents was not just limited to the nuclear family (or children) but also included parents, grandparents, siblings, children and wives of siblings and even their children in many cases.

Marital status did not have any effect on men's or women's first second or third prioritisations. For example, in case of their first priority, a similar percentage of women in each marital category cited piped sewerage, solid waste management and road improvements, while men from all marital statuses mostly prioritised road improvements. Furthermore, in the case of gender-aggregated data, there was also no particular link between marital status and the few main issues of concern such as solid waste management and road improvements. However, access to better health facilities and clinics was a cause of concern primarily amongst married respondents. Secondly, smoke eradication, with the exception of one newly married female, was a concern highlighted mainly by single and engaged respondents. Thirdly, graveyard related issues were also only mentioned by married respondents (aged above 40 years).

The analysis between different age-groups for housing priorities showed contextual relation to the division of household responsibilities, however, no such strong relational significance was found in the context of respondents' marital status. Although this finding does not completely refute the age group analysis, it highlights the existence of other more influential factors that may affect housing improvement priorities and suggests the need for a greater in-depth analysis.

6.3.2.3 Occupation

To understand the effect of driving forces on housing improvement needs and priorities, this section evaluates housing-related priorities based on male and female residents' occupations. The different types of occupations held by women are shown in figure 6.14.

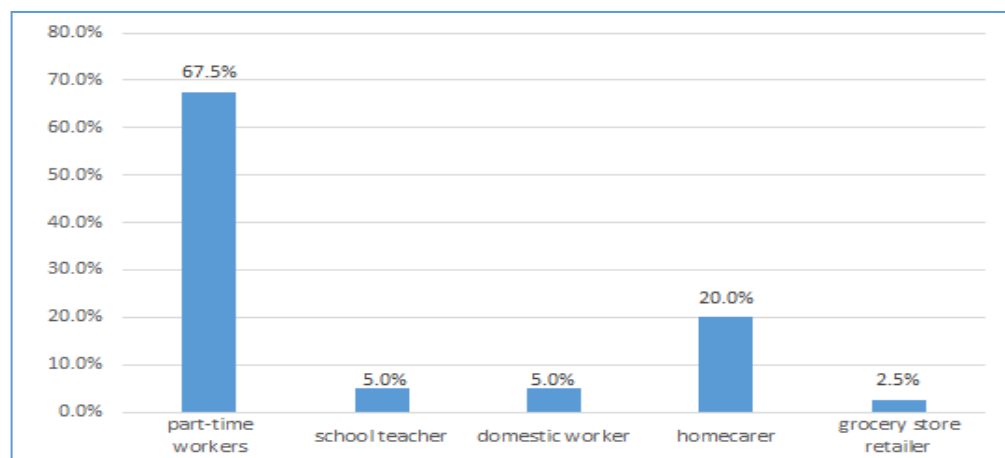


Figure 6.14: Women's occupations in Ahmed Town

Most part-time workers were embroiderers with a few exceptions of tailors, teachers and cane bed weavers (See Appendix B for details). They worked from home for an average of 6-7 hours per day. These timings varied depending on their workload. The school teachers worked eight hours in a day, while the domestic workers and the grocery store retailer worked for much longer un-contracted hours. Additionally, all women were also primary caregivers for the children and responsible for domestic chores irrespective of the number of hours worked or income earned. In fact, part-time workers said they could not

take up full-time jobs in stitching factory units because of child-care responsibilities. For example, a female respondent explained:

‘My elder daughter goes to a stitching unit for work, but I have three other children to take care of, so, I just stitch these children’s shorts from home. Obviously, I don’t earn much from this. They give me Rs.1 per short, and also provide the material. But I’ve taught my daughter now so she earns instead of me’ (35-40-year-old, female, Tailor, 18 April 2014)

Such evidence has also been found in other research where women’s occupation preferences were commonly compromised and lower wages were accepted, to accommodate their primary household responsibilities as caregivers (eg Mitra, 2005; Floro and Swain, 2013).

There was no clear pattern of housing priorities with respect to residents’ occupations. An equal number of part-time embroiderers listed piped sewerage, clean water connections and metalled roads as their first priority. However, in an overall comparison, part-time workers were most concerned about road improvements. As mentioned before, many part-time embroiderers hoped better road access to their area could lead to more work prospects and better piece rates. Although there was no other direct relation between women’s housing improvement needs and occupations, this analysis does show that all these respondents, regardless of their job, spent a longer time in the housing settlement, which is why these respondents and their children were far more exposed to the health and safety hazards that the settlement posed (Varley, 2013). This reaffirms the results of the analysis that show the circumstantial derivation of housing improvement priorities.

In a similar analysis conducted for male respondents, no relation was found between respondent’s occupation and their prioritisation. In fact, regardless of their occupation, road improvement was the first or second housing priority for all men.

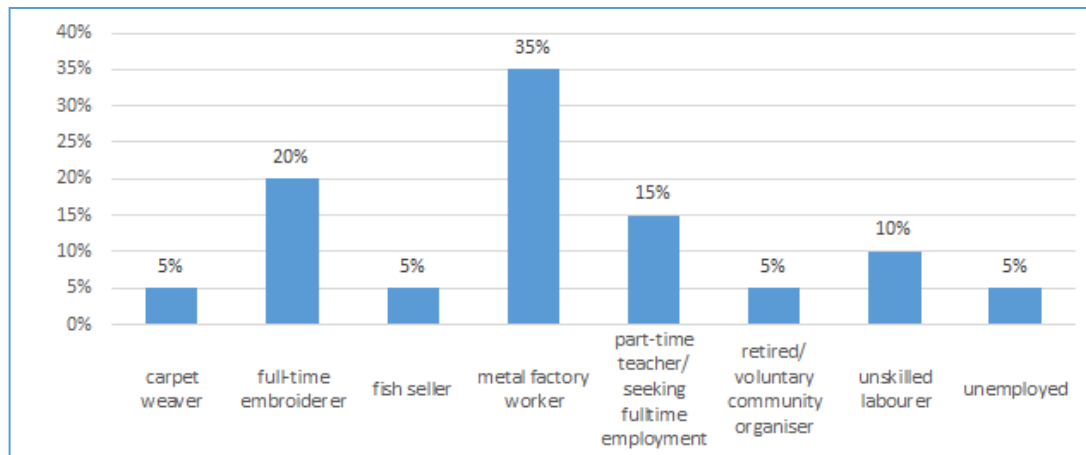


Figure 6.15: Men's occupation in Ahmed Town

Although the types of occupations held by men vary from trading activities to teaching roles, as shown in Figure 6.15 (see Appendix B for details), a significant percentage worked in the metalwork factories located in proximity to the settlement. These men, as discussed earlier, were extremely concerned about their limited occupational choices due to their transport limitations. They felt very strongly that this meant they earned lower wages and continued to work as unskilled or semi-skilled workers and that had they been able to get easier access to labour markets further into the city, their situations would be improved. Hasan et al. (2013) demonstrate similar evidence for Karachi, where people who walked to work were mostly unskilled and semi-skilled workers. Moreover, 25% of men also listed access to public transport as their second priority. They all hoped for better work opportunities after road improvements as journeys were expected to become easier and shorter. This once again highlights the relation between household responsibilities and residents' listed priorities.

6.3.3 Resident's Access to Basic Utilities

While the above-explored factors have a significant impact on gendered prioritisations, resident's access to basic utilities and living conditions are also key 'driving' factors affecting both local resident's prioritisations and decision-making authorities' opinions regarding which housing improvement and poverty reduction programmes to implement. This section will explore the impact that resident's access to basic utilities has on their prioritisations.

This will also help to explain whether housing needs are primarily a gendered phenomenon or if there are some points on which men's and women's opinions converge.

As mentioned in Section 6.2, residents of this case study area had very variable access to basic utilities. The heterogeneous distribution of utilities enabled this study to examine the effect that provision and non-provision of certain utilities had on each individual's housing improvement priorities.

Utilities that were used as a basis for analysis in this section are gas connections, water connections and piped sewerage facilities. Although electricity connections would also have been an important base of analysis, almost all the respondents, with the exception of one rented house, had electricity connections. Although the government had installed only one electricity transformer located near the entrance of the settlement, residents had managed to either get electricity from that transformer or had appropriated electricity lines from where they were closely and easily available, such as metalwork factories. Payment for electricity was dependent on the legality of their connection. While some residents paid for their extended connection to the factory owners or the government (in the case of a metered connection), others had found ways to connect their homes illegally with a hook or 'kunda' on the electricity poles.

Clean water connections were solely supplied by the government in some areas of the settlement. Figure 6.5 shows the layout of the public piped water supply in 2012. These pipelines were installed after advocacy efforts by the residents of Shadipurra as a whole. Although the government had initially laid out only a few pipelines, connected to a tube well, they had been extended to include more lanes by the time of this fieldwork in 2013. The pipeline stretched from the tube well directly into lanes and subsequently to houses where a water meter was installed to monitor the billing and payment. In 2013, 17% of all respondents did not have a water connection (or government water as it was known locally). These residents had to use an electric or manual water pump to take out groundwater or collect water from other residents in their neighbourhood. For example, a female respondent explained:

‘We bring water in buckets from my husband’s brother’s house in the lane behind ours. First our electricity wire was also connected to theirs but now we take it from the factory. At least we get clean water now’ (45-50-year-old, female, part-time embroiderer, 15 May 2014).

The NGO fieldworkers further explained these individual bores were not very deep and water quality tests had indicated mixing of industrial and sewerage waste.

‘Water we pump out is yellow in colour and smells so bad that’s why we never drink it. Before we used to boil it before drinking. There used to be small insects that would sizzle when water boiled, it was like frying lentil’ (45-50-year-old, female, part-time embroiderer, 9 April 2014)

Other respondents also gave a similar description of the pumped water quality. In fact, they were commonly aware of ground water’s negative health impact. This awareness was created by doctors in the nearby clinic and NGO workers, who had conducted water quality tests in the settlement and also led a health awareness campaign during their first few months in the settlement.

‘We have a hand pump, but we never use that water for drinking. Its yellow in colour and smells horrible. We just use it for bathing and washing our dishes and veranda. We haven’t drunk this water since it was tested’ (30-35-year-old, female, part-time embroiderer, 25 March 2014).

‘My mother got hepatitis C because of this dirty water, we never drink it now, but the damage is done’ (23-year-old, male, metal factory worker, 11 March 2014).

In these circumstances, it is not surprising that a clean water connection was the first housing priority for all respondents *without a water connection*. The response was the same for both men and women. This demonstrates the intersection of certain needs which are the same irrespective of gender. It also shows the hierarchy of needs and priorities in context of basic human needs and requirements. Despite the residents’ awareness regarding health hazards, water-borne diseases were common in the settlement. Low-income housing literature often categorises clean drinking water with sanitation (United Nations, 2010; Unger, 2013; Hossain and Ahmed 2015). However, in the case of this settlement, they were differently prioritised by the residents and also provisioned by different sources and administrations.

Gas connections were primarily required for cooking purposes while the stoves were also used as a source of heat during the short-lived but reasonably cold winters. An alternative for the households without a gas connection was to either buy an LPG cylinder or burn wood to create a fire in the traditional way. The choice was based on affordability. As mentioned in Section 6.2, the houses are constructed in such a way that all cooking and washing was done in the open veranda area within the boundary walls. Although tents were often pitched in the verandas to create more sleeping space for large family sizes, there was still enough open area left for cooking activities. From the total sample, 58% of the respondents had a gas connection. Apart from respondents with gas connections, only 28% of the remainder stated it to be a first or second priority. Others did not feel this was a significant problem as none of them mentioned it as any level of priority. In fact, a female respondent explained:

‘Getting a cylinder and refilling it after every few days is so expensive. My son gets wood from the seller near the main road and my daughter-in-law lights the fire so quickly that it is not such a big problem for us’ (55-60-year old, female, domestic worker, 18 March 2014).

There were also minimal differences in male and female perceptions on this issue. From amongst the 38% of women who did not have a gas connection in their house, only 27% stated it to be a first or second priority while the remaining 73% did not categorise it as a priority at all. Similarly, from amongst 50% of men did not have a gas connection in their house, only 35% stated it to be a primary or secondary concern, while others did not mention it at all.

Despite the above-cited response, gas connections were a more pressing issue for women who used firewood for cooking (themselves) as opposed to those who used LPG cylinders.

‘It is such a hassle to first get wood, then to light a fire three times a day. Sometimes wood gets wet in the rain, then lighting the fire is so hard. We can’t afford cylinders right now otherwise work would be much easier. You know we pay almost the same for wood as people in other lanes do for government gas connections, and we still have to bear these problems’ (25-year-old, female, part-time embroiderer, 5 March 2014).

However, the lack of a gas connection was not an alarming cause of concern primarily because it was not perceived as a health hazard. The price of gas alternatives and the time spent lighting a fire were the main reasons for this prioritisation instead of health concerns. For some women, the smoke from factories was a much greater concern than the fumes from burning wood in their open-air kitchen areas. For example, a female respondent without a gas connection stated:

‘We can deal with other problems, but someone needs to complain about these factories. There is so much black smoke that we get coughing fits. Imagine this is our condition, what about our children, they are always sick with flu and cough’ (35-40-year-old, female, part-time embroiderer, 24 March 2014)

The similarity between men’s and women’s viewpoint regarding gas connections highlights the (earlier mentioned) causal relation between resident’s household responsibilities and their prioritisations. These findings contradict the results of Amis’s (2001) research in India and Hooper’s (2015) research in Bangladesh which found women were most relieved after utility pipeline installations as it decreased their workload caused due to the previous lack of provision. On the other hand, there were no such options to collect wood or water from distant areas in this settlement, as it was located in a heavily populated area within the city. Hence, tasks for alternate arrangements were equally divided between men and women, where men bought LPG cylinders or wood from nearby timber retailers and women lit the fires.

Lastly, residents’ access to piped sewerage was also analysed to assess the impact on their prioritisations. Piped sewerage connections had been provisioned by a mix of public and private administrations about a one-and-a-half year before the commencement of this study’s fieldwork. Irrespective of the administrative authority, all piped-sewerage provisions followed the component-sharing model with a significant level of local participation and community activism in the implementation phase (see Chapter Seven for details). Even though the NGO had launched a large-scale interventional programme for providing piped-sewerage, some areas of this settlement were still awaiting help from the government or NGOs. Approximately 18% of all respondents did not have access to piped

sewerage connections despite the current government's promise to do so in their 2013 election campaign.

There was not a significant difference in men's and women's responses. From amongst the 22.5% of women without a piped sewerage connection, 90% stated it to be their main cause of concern, while the remaining listed solid waste management as the first and piped sewerage as the second priority. Their concerns were primarily centred upon health-related issues, as a female respondent stressed:

'All we want is for our lane's condition to get better. There is so much filth. And these open drains get clogged every few days, even with one plastic bag. Why should I clean up other's mess? there is all sorts of waste, even toilet waste. Everyone in our lane is sick. Some even have hepatitis C but no one cares about us. All these people (politicians and government officials) come to help our settlement but no one comes to our lane. They just go to the front lanes and leave, and we continue to sit in this mess' (30-year-old, female, shopkeeper/ part-time embroiderer, 26 May 2014).

In the case of men, installation of piped sewerage connections was also a first (or second, in case of one respondent, whose first priority was a clean water connection) priority for all men without access to piped sewerage, however, some respondents also simultaneously mentioned their equally urgent need for road improvements. Their prioritisations are evident from a male respondent's explanation:

'Obviously, the first thing we want is piped sewerage. Our lanes are the dirtiest, they were left out when first Muawin came and then when the government laid sewerage pipes. But if they come, they will ask us for money. How do we pay for the pipes if we have no jobs? At least they should make roads so we can go for jobs. Right now, it takes so long to get out of this area. My son is looking for jobs and every factory owner (metalworks factory) says they are not hiring' (50-year-old, male, metal factory worker, 14 April 2014).

This points to men's income-earning responsibilities, which took the same precedence as their living conditions and health concerns. However, it is important to note that in most respondents' viewpoint, a road was to be solely provided by the government, while they were required to make monetary contributions for piped sewerage connections. Hence, this respondent's categorisation of priorities was based on his lack of financial capabilities to immediately make any monetary contributions as well as his assumptions regarding the funding of these infrastructural provisions. Furthermore, despite the similar prioritisation

of piped sewerage amongst men and women, women were found to be more compassionate and aggressive about this issue. This is perhaps due to their focus on health-related concerns as well as the fact that they spent a longer time in the settlement (Chant, 2014).

It is important to note that in the earlier analysis (see Section 6.3.1 and 6.3.2) where differences in male and female residents' prioritisations were highlighted, some very crucial demands of some residents were overlooked due to the low number of responses aggregated for each category. This can be especially problematic where lesser advocacy from some of the residents was a factor leading to this dissimilar distribution of utility provision in the first place. In such cases, it is likely that future interventional decisions determined by generalised assumptions or hasty surveys will once again ignore the demands of areas initially left out of the programme's interventional reach. This would lead to the negligence of some very crucial needs in certain areas. This may also be the case in Ahmed Town, where a volunteer community organiser explained how they were now advocating for a water purification unit (as they had other basic utilities), while some residents of their settlement were still in need of a sewerage or a water connection.

6.4 Contextualising Gendered Differences in Housing Needs and Priorities

Section 6.3 demonstrated local resident's housing needs and priorities to be a function of various factors, which directly or indirectly influence housing improvement and poverty reduction programmes. The diversity within this settlement, in terms of heterogeneous socio-economic levels and a varied set of basic utilities' provision, enabled an analysis of the various dimensions and factors affecting the hierarchical structure of needs with a specific focus on gendered concerns. Analysing each variable independently as a driving factor provided important insights into gendered urban livelihoods and housing needs and priorities; however, it did not factor in the heterogeneity of basic utility provisions in the settlement (apart from Section 6.3.3, where it was individually evaluated). This section further expands on the analysis by contextualising these variables together to delineate similarities and differences in gendered housing needs and priorities in a hierarchical pyramid based on the findings of this research. The pyramid of housing needs and priorities,

shown in Figure 6.16, cumulatively analyses respondents first, second and third priorities along with their other qualitative responses and explanations. In this analysis, other social, demographic and economic variables are kept constant.

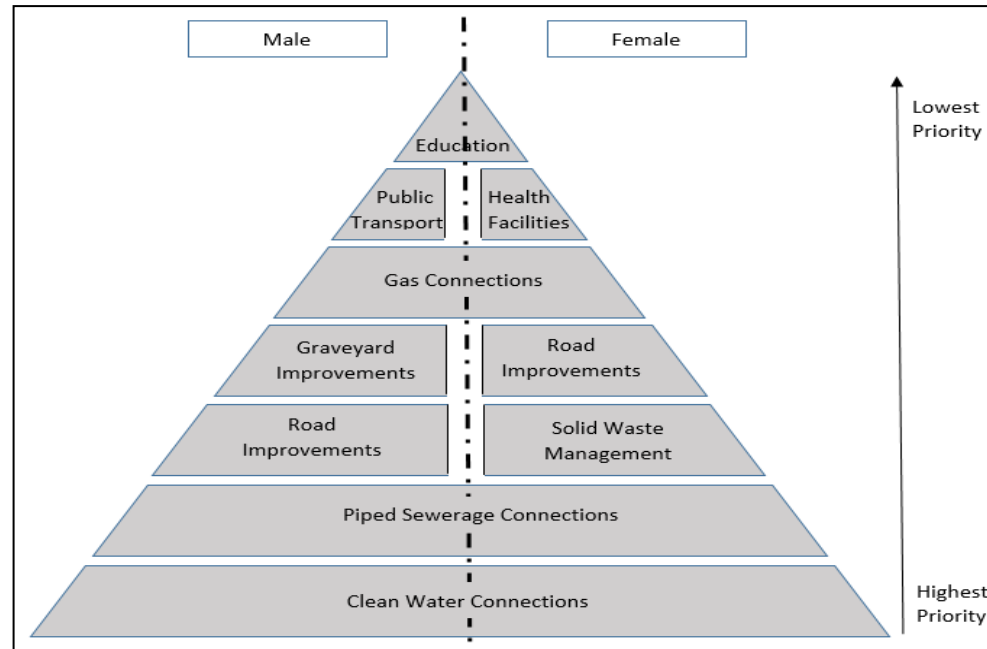


Figure 6.16: Hierarchical pyramid of housing improvement priorities for men and women

The pyramid shows points of convergence and divergence between men's and women's responses at different levels of prioritisation. Clean water is categorised as the most important concern for both men and women equally. Although due to the availability of piped water connections in 83% of the visited households, it did not emerge as a priority concern in the numeric categorisations, it was the main priority for residents without a water connection. Moreover, residents' interviews demonstrated how very significant the water issue was still understood to be. For example, even respondents with a piped water connection in their household explained:

'It is true that the government has helped solve some of our very critical issues in this settlement. I won't lie just like that. Most importantly, we are safe from so many diseases because we have clean piped water in our house. Ask those who don't. They have yellow coloured water' (45-50-year-old, male, fish seller/ trader, 28 February 2014)

'Our father got hepatitis because there used to be no clean water in our settlement. My grandfather fought with the government to get us a connection. We just wanted clean

water to drink. Now whoever (any NGO or government authority) does whatever it doesn't bother me. We just need to pay for the medicines and hospital bills' (22-year-old, female, home carer, 5 March 2014).

'Our very big issue of getting clean water has been resolved. I really thank God for this. Before, we used to pump water which had insects in it. Even if we boiled it, it smelled. Now we just want these lanes to get cleaned up. There is garbage and filth everywhere. So many people are sick because of this mess... Last week I was coming home from a relative's house in the dark and I tripped and fell into the pit full of garbage. My body is still aching from the pain' (35-40-year-old, female, home carer, 15 May 2014).

This convergence between men's and women's prioritisation of clean drinking water is, as mentioned earlier in Section 6.3.3, in contradiction with findings from studies in urban low-income settlements in India (Amis, 2001) and Bangladesh (Floro and Swain, 2013), where women were found to be much more concerned about water pipelines installation. The difference in gendered prioritisation between this thesis's findings and the above-quoted examples from low-income housing literature indicates how heterogeneous environmental factors influence housing priorities in different settlements. In Ahmed Town, there was no gendered difference in respondent's prioritisation for clean drinking water, as there was no alternative source of clean water from which women could bring water. Hence, small hand and motorised pumps were used to pump out dirty and infected groundwater, which had an equally harmful health impact on men's and women's lives. This issue is not limited to Ahmed Town only, as consumption of unclean water is also one of the key reasons for high adult mortality in *katchi Abadis* of Karachi (Marsh et al., 2000).

Clean water was followed by the prioritisation for piped sewerage connections. All male and female respondents without access to piped sewerage emphasised this issue. However, clean water connections were prioritised by respondents who did not have access to both piped sewerage and water connections. The two base layers of the pyramid converged for both men and women, with respondent's viewpoints representing their mutual concern for the aggravated spread of illnesses developed from unhygienic conditions and unclean water consumption in the settlement. Furthermore, men's and women's similar prioritisation of issues relating to unhygienic living conditions at least for the first two priorities that pose a life-threatening health hazard, differ from literature stating women suffer more due to their

longer number of hours spent in the settlement (Songsore and McGranahan, 1998; Chant, 2014; Saini et al., 2015). This argument is more applicable to the proceeding layers which show a divergence in housing improvement priorities between men and women. The subsequent levels of priorities were mostly defined by gendered roles and responsibilities, but they also signified deeper contradictions in the sociological understanding of poor urban livelihoods.

Section 6.3 showed that men's focus was more inclined towards addressing the travelling constraints that negatively affect their occupational choices and income generation. By contrast, in a study of similar settlements in Nairobi, Salon and Gulyani (2010) found women to be at a greater disadvantage than men due to unpaved roads and lack of public transport. In this study, however, men gave a lot more importance to road improvements and public transport than women. The difference between this study's findings and the Nairobi example can be explained by the differing nature of occupational preferences and available options of income-generation for residents of the two settlements. As described earlier, most women in Ahmed Town worked from home or within the settlement as opposed to travelling to distant locations. Moreover, although women were also concerned about road improvements, they prioritised housing needs differently. They were more concerned about the overall health and well-being of their family. For women, health concerns also extended to smoke emanating from the metal-crafting factories and industrial waste disposal near their settlement. These two issues were not mentioned by men at all, irrespective of their residential location. In fact, women were more aware of the negative health impact of their hazardous living conditions because they spent a longer time being exposed to these risks. Although some men also mentioned the dangers of drinking unclean water, women had more specified observations regarding garbage on the streets, flies and mosquitoes and air pollution. However, even though women in Ahmed Town spent most of their time within the settlement (especially because a majority of women worked from home or inside the settlement), their health concerns were in fact related to their role as the primary caregiver of the household and were of highest importance amongst women with younger children. In fact, women's prioritisation

of road improvements also often related to their concern for children's exposure to journey hazards on the way to school or during evening playtime. This is in contrast to findings from informal settlements of Mumbai by Burra et al. (2003) and from Honiara by Amnesty International (2011). Both these studies found women in low-income settlements to be significantly concerned about road improvements as they faced a risk of being sexually harassed or attacked when they made their way through poorly lit and remote alleyways. Contrarily, women in Ahmed Town did not refer to any such issues when they mentioned the need for road improvements. However, some women were concerned that the road conditions discouraged vendors and employers from accessing their area, hence, reducing their opportunities for finding embroidery and stitching jobs at higher, competitive piece rates. Furthermore, men's and women's same prioritisation of gas connections analysed in Section 6.3, and as shown in the pyramid, indicates not just the relation between gendered household responsibilities and the residents' housing priorities, but also the differences in environmental factors that add to the heterogeneity and complexity of each settlement.

6.5 Conclusion

This chapter has analysed respondent's priorities for housing improvement interventions in their settlement. It has evaluated the impact of different variables to understand how resident's prioritisation is a cumulative product of several factors (i.e. driving forces) that reflect human perspectives, behaviours and social responsibilities. It can be seen that each human's perspective on essentiality is formed by the intersection of their problems, responsibilities and requirements for their everyday functions in a socially directed environment. Utilities that seem 'basic' to some individuals or policymakers may, in fact, be superfluous for others. While this may, in some cases, be due to constrained affordability, in other cases a specific need may never have surfaced in a certain individual's life. Gendered differences work in a similar way and direct needs in a particular pattern.

Even though the overall needs may, to some degree, be overlapping between male and female residents, there are differences in the scale, ordering and reasoning between the two. This is primarily because gender norms and roles are social constructs that guide men and women living in the same environment to function differently. This difference leads to

the development of certain priorities which may be very different for another category of residents. While men's and women's datasets converge for certain 'basic' utilities like clean drinking water and piped sewerage connections, they remain completely different in cases of some other 'basic' utility like gas connections. Furthermore, social norms of the community direct men to be the main breadwinners of the household, which was reflected in their skewed priorities to earn money. Even though a majority of women were also continuously involved in income-generation as well, their priorities were not always affected by it. Social norms dictate women to a caretaker's role which was often reflected in their priorities related to family health and safety. In cases of unequal power dynamics within communities, it is feared that only some voices may be heard at the administrative level, while others may be marginalised. Hence, there is a need for the administrative authorities to ensure a gender-inclusive approach so that women's concerns are not ignored or side-lined. This is critical because women's risk and vulnerability to hazards are often not due to biological differences between men and women but due to sociological constraints imposed by the community (Satterthwaite, 2003).

This need for a gender-focused approach to housing improvement and poverty reduction interventions has been widely recognised in the academic and policy-focussed literature. The aim is not only to ensure both men's and women's problematic issues and concerns are kept into account, but also to enable the achievement of more transformative change in gendered relations through the processes of planning and implementation of interventions.

However, the findings of this chapter contradict the viewpoint of most urban planners and government officials interviewed in this study, who questioned the need for a gender-focused approach to physical housing improvements. Their arguments were based on the essentiality of basic utilities and the collective advantages reaped from physical in-situ improvement programmes by both male and female residents. This is apparent from some of their responses, such as:

'what kinds of gendered priorities are you referring to? When we know that a certain settlement has just gotten regularised, we know it has nothing. So, we try to provide

whatever there is a budget for. Both men and women will be equally happy if they get electricity or gas' (Government official, Lahore, 10 February 2014)

'From our years of experience, we now know what the needs of certain settlement are. When we went to our first site more than 30 or so years ago, we asked them what they wanted. But now we know everyone wants piped sewerage and clean water. Both men and women. Yes, there are differences when we think of poverty reduction approaches and we try to cater to those. But for housing improvements, the first aim is always to implement a component sharing piped sewerage programme and it has been successful in many areas of Pakistan. So much so that it has been incorporated in the government's policy' (Urban Planner/ Architect, Karachi, 3 January 2014).

Their viewpoint was strongly rooted in the belief that physical housing improvements in a settlement bring its residents happiness and relief (Catanneo et al., 2009, Davoto et al., 2012), which will be welcomed irrespective of following a gender-focused approach. This has led decision-makers in Pakistan to hope for significant transformative changes to be achieved through a set of predefined programmes. Their argument is especially problematic as this difference in viewpoint highlights the tension between the necessarily generalised nature of policy and the context-specific manifestation of housing needs. In fact, as shown subsequently in Chapter Seven, it can lead to a misallocation of scarce resources with no positive or even negative outcomes reaped from the interventions. Furthermore, this strong viewpoint is one of the key reasons for the explored forms of gendered disconnects (as explored further in Chapter Eight).

Chapter 7 – Programme Interventions and Residents’ Involvement

7.1 Introduction

To analyse why transformative changes in gendered relations are often not achieved, it is important to understand the components of this potential pathway. Chapter Six explained the gendered differences and similarities in residents’ housing improvement priorities uncovered by the research for this study and identified the impact of certain driving forces. It also ordered men’s and women’s priorities in a hierarchical pyramid of housing-related needs. These findings cumulatively demonstrated the need for gender-focussed housing improvement and poverty reduction interventions. This chapter moves on further to analyse the second component of the guiding framework, i.e. the three housing improvement and poverty reduction interventions themselves.

To do so, the first section of this chapter gives details of the three types of programmes that were specifically implemented in Ahmed Town. While Chapter Five explained the more generic details of such programmes implemented commonly across Pakistan, this chapter builds on that outline to explain the specifications of the government- and NGO-led initiatives in Ahmed Town. This is aimed to provide information on: how these programmes were initiated; what their initial aims were; how they were funded, what were their process of planning and implementation and what was their outreach. This overview gives details to help answer the third and fourth research questions of this study and is also useful for the more systematic gender-based analysis of the interventions conducted in Chapter Eight, where forms of gendered disconnects in the potential pathway to transformative gendered relations are explored. The second section of this chapter explores a very important aspect of this study, i.e. local residents’ involvement in these programmes. To do so, it essentially looks at the nature of associational activities within the community with particular emphasis on how these were gendered. It analyses reasons for residents’ involvement and non-involvement in the various forms of activities and investigates the impact of certain socio-economic factors. Residents’ involvement in certain activities reflected their housing needs and priorities but hindrances to their involvement/ desire for involvement indicated

problematic issues with the externally-administered interventions as well as social complexities within the community. It showed that the three explored programmes, irrespective of being administered by the NGO or government, were primarily top-down in nature and did not follow a participatory development approach, as the concept is understood in contemporary social science literature.

Following this understanding, residents' involvement in other types of informal grassroots and communal activities, unrelated to the three types of programmes were explored. These were analysed with respect to demographic factors, residents' occupations and the individual socio-economic standing of local participants to understand the social complexities existent within the settlement. This analysis highlights the significance of socio-economic dynamics that may hinder or encourage a potential gender-inclusive participatory approach. Furthermore, it draws important comparisons between residents' involvement in the three explored programmes and their involvement in informal communal and grassroots activities. In doing so, it highlights issues and inadequacies in the three programmes. This comparison also provides key insights into relation between these social dynamics and the implementation processes of interventions implemented in Ahmed Town.

7.2 Details of Housing Improvement and Poverty Reduction Interventions

Several programmes were initiated by the government and NGO (Muawin) in Ahmed Town, which ranged from basic utility provision programmes, such as providing water and piped sewerage connections to other programmes such as cleanliness awareness and women's skill development. Such programmes, as explained in Chapter Five are often implemented together as part of a housing improvement and poverty reduction framework in contemporary Pakistan. This framework involves the collective implementation of various programmes that aim to improve living conditions of a settlement by addressing its physical, economic and social issues.

For the purpose of this research study, the piped-sewerage programme, road improvements programme and women's skill development programme were evaluated.

These three programmes are some of the most commonly implemented interventions by both the government and various NGOs in different regularised settlements across Pakistan. The piped-sewerage programme was selected for analysis as it was the first intervention in Ahmed Town and was considered to be the most successfully implemented programme. It was also one of the most important concerns regarding upgrading settlements amongst the key informants, who were interviewed for this study. These key informants were directly or indirectly involved in the decision-making processes for low-income housing improvement programmes. The nature of the implementation process also enabled important analysis and led to a deeper understanding of the social and economic processes in the community. The second programme analysed was road improvements. Although this programme was only partially completed, it has been included as road improvements were highly prioritised by both men and women. Moreover, two very different findings were evident from this analysis, both of which have important implications for this study and for a deeper understanding of programme provision processes and local housing priorities. The third programme is a women's skills development programme that was initiated by Muawin as part of its holistic poverty reduction and in-situ improvement approach. It was specifically aimed at improving the lives of the women in Ahmed Town. It was included within their overall interventional plan to bring gender-inclusivity to the whole set of interventions. These three interventional programmes were selected also due to their varied outcomes and impact on the residents.

7.2.1 Piped-Sewerage Programme

In the case of the piped sewerage programme, a consolidated viewpoint existed amongst the key personnel interviewed, who were involved in such programmes. Piped sewerage was unanimously considered a basic utility categorised under physical in-situ improvements. As mentioned in Chapter Five, the government is not mandatorily required to provide *katchi abadis* with piped sewerage, but its need was presumed by key informants (interviewed for this research study) in every residential settlement. Although the government and NGO led initiatives follow different procedures for determining where the programme is to be implemented (see Chapter Five), decisions are largely based on the

relative need for interventions in a settlement. In both public and private interventions, the programme follows a predetermined plan and methodology pioneered by OPP-RTI and also incorporated in the *Katchi Abadi* Act, 2006 (GoP, 2006).

In Ahmed Town, piped-sewerage programmes were implemented by the NGO and government.

The first intervention was implemented by Muawin. This NGO was formed by a group of social workers aiming to improve living conditions in poor urban areas in Lahore and to mobilise the community through a series of low-cost programme interventions and knowledge transfer. Muawin is a volunteer-led organisation that receives project-based funding from the provincial government and other donors. It has officially affiliated itself to the Orangi Pilot Project – Research and Training Institute (OPP-RTI) and replicates OPP programmes and models in Lahore.

The decision to implement the piped sewerage programme in Ahmed Town was made after the conditions of this settlement were brought to the administration's notice by their field worker.

'We first got to know about Ahmed Town, when one of our field workers... came across this settlement as he was passing by the main road on his motorbike. He reported the conditions to us and we were shocked when we came here. This place was filthy. We went to the nearby clinics and hospital and the doctors told us that they had a lot of sick hepatitis patients from there. We started talking about laying sewerage pipelines initially as that was most needed in this area. We spoke to some elders of the settlement and they were very willing to work with us. They wanted this change! The government had laid a few water lines before we came here so people knew that change was possible. Then obviously we also initiated other programmes from the financial grant given to us by the provincial government as well as our own funding initiatives' (Programme Manager, Muawin, Lahore, 20 February 2014).

Muawin, being officially affiliated to OPP-RTI, followed the component sharing model for this low-cost sanitation programme. Although there was no official document explicitly stating the objectives of their interventions, the programme managers explained that the NGO aimed to enable and support the residents of Ahmed Town to get piped sewerage connections. The NGO provided technical support and paid for the planning and

construction costs of the main pipeline. It also helped in initial awareness generation and managed the entire implementation procedure. Each house, in each lane, was expected to pay Rs. 1500 for the individual pipelines originating from their house to join the main sewerage line. One volunteer in each lane, called the lane manager, was responsible for collecting all contributions, after which the NGO managed all operations.

Following successful discussions with the community elders, the NGO started its programme with the initial mapping of the settlement. Although the community elders were willing to work with the NGO, a long process of generating awareness and gathering community support amongst other residents started. An NGO worker explained how it was a completely new concept for the residents, who joined in slowly after seeing the results of one successful lane and getting encouragement from their community elders.

‘This was a totally new idea for these people. The government had laid some water pipes before we came, but that was all fully-funded and managed by the government. When we told people here that they will have to share the costs, they were shocked. We have to pay? They used to ask us with open mouths. But then people of the Deen Daar Lane were very helpful. The elders... convinced their relatives to take part and when others saw that lane change, they also agreed to pay for their pipes’ (Field Worker, Muawin, Lahore, 19 March 2014).

‘People were so confused when we first went to Ahmed Town. And to see us women measure road lengths for the initial mapping, they (residents of settlement) would just stare at us blankly. But they slowly got convinced. We then started so many other programmes, and the women (of this settlement) loved us’ (Programme Manager, Muawin, Lahore, 24 February 2014).

‘It was very difficult to convince people initially. I convinced my family but there was no point of this exercise if even one person didn’t pay. If open drains are still running in our street even for one house then what’s the point of our pipes? But people would make a hundred excuses. We even paid for some of our neighbours because they didn’t have the money at that time... obviously, they paid us back later’ (55-60-year-old, male, retired/volunteer community organiser, 27 February 2014).

The NGO was successful in implementing its low-cost sanitation programme. However, despite the success, the NGO was only able to provide piped sewerage connections to some parts of the settlement due to funding limitations as well as engineering technicalities. Lanes, where Muawin laid out its pipelines, are shown in Figure 3.6 in Chapter Three.

‘We could only lay pipes in some areas of the settlement. Obviously, you know there are issues of funding in each project. We had limited funds and we wanted to do so much more in the settlement. So, we had to split our funds for a number of projects’ (Programme Manager, Muawin, Lahore, 20 February 2014).

‘Basically, this is a low-cost programme. We try to get maximum but affordable results. We had to minimise our costs. We connected our main sewer pipe to the government sewer at main G.T Road. Then from that sewer pipe, we laid pipes in all the lanes close to the main road. The residents paid for those extra pipes, about Rs. 1500 each... but that’s why the areas deeper inside the settlement were left out. It was too costly for us to lay the main sewer till there’ (Field Worker, Muawin, Lahore, 19 March 2014).

Although the NGO primarily aimed to ensure sewerage pipelines installations, the programme managers also explained how they were able to achieve other positive outcomes from this programme.

“Sadly, we couldn’t implement the programme in all lanes, but I think it’s more important that we were successful in creating awareness and convincing residents to take part in the component sharing model. Now they maintain their own pipes because they feel the ownership and sense of responsibility. They paid for this so they can’t let it get ruined... In fact, residents of other lanes also liked this method and got sewer pipes using the same cost-sharing model, the government managed that programme itself. I am happy we brought this change... It wasn’t easy changing peoples’ thinking, but they finally agreed. Even though it was a small amount, many found it difficult to pay. We used to explain to them we are doing it at such cheap rates. If it was someone else they would have charged double” (Programme Manager, Muawin, Lahore, 20 February 2014).

Muawin’s efforts of awareness creation and the introduction of this component sharing model led to the demand for the second piped sewerage programme. This was implemented by the government using the same component sharing model. In this case, the government managed all operations and paid for an extension to the main sewerage pipeline installed by Muawin. Subsequently, the additional cost of installing pipes in the lanes and extending them into each house was covered by contributions from the residents. Residents of each house had to pay Rs. 1800. The cost of the programme borne by the government was funded through the housing and community development fund allocated to each union council area. Although the aim of this government-administered project was also to ensure and support the installation of sewerage pipelines and to create a sense of ownership amongst residents to address future maintenance issues, the government did not aim for the creation of social awareness like Muawin. In fact, in this case, residents had

filed a series of applications at the local government office for piped sewerage installations and advocated extensively for government support.

“We sent so many applications but that was useless. We used to sit there (government offices) for hours. We knew what we wanted but when Muawin people said they couldn’t do it we had no choice but to ask the government. We said we will cover some costs, that’s why they agreed to help us. Muawin took Rs.1500 from each house, the government took Rs. 1800... But at least our problem got solved” (40-year-old, male, metal factory worker, 8 May 2014).

However, despite the implementation of two piped sewerage programmes, there were still some areas in the settlement that did not have piped sewerage connections by the end of fieldwork in 2014. Figures 7.1 shows conditions of lanes in Ahmed Town where sewerage pipelines had been installed and Figure 7.2 shows conditions of lanes in Ahmed Town where sewerage pipelines had not been installed.



Figure 7.1: Lanes in Ahmed Town with piped sewerage



Figure 7.2: Lanes in Ahmed Town without piped sewerage

7.2.2 Road Improvement Programme

This was also a physical in-situ improvement programme which followed the same preliminary criteria of needing an official application to have been filed, in the case of asking for a public intervention. While submitting an application was a formal requirement, an informal set of activities that required strong community networks and lobbying groups were a customary (and informal) prerequisite for road improvements in recognised informal settlements. In the case of a private, NGO-led initiative, the decisions were once again discretionary and varied based on NGO's aims, funding and approach (see Chapter Five).

In Ahmed Town, a road improvements programme was also initiated by Muawin, after their sewerage pipelines initiative and was based on a similar component sharing model. However, in this case, the NGO limited its function to providing technical support and managing operations and did not provide any direct financial input. The residents were asked to communally finance the programme and provide free labour.

‘we asked people to pay the same amount they paid to us for sewer pipes. If they provided labour help and paid just about Rs.16-1700, simple soling¹¹ would have been possible. You’ve seen that deen daar lane. It’s not a proper metalled road either, but it’s in much better condition than the other roads here’ (Field Worker, Muawin, Lahore, 10 March 2014).

However, residents were unwilling to take part in the programme, primarily due to financial constraints. For example, some residents explained:

‘they (Muawin) did a lot for us but we couldn’t take part in road construction. They said they needed labour, but how could I leave my job. What would I have done after the road construction? sit at home unemployed? It wasn’t possible. And let’s say even if I did (leave my job) how would I earn money to give my contribution. They asked for Rs.1600’ (35-40-year-old, male, metal factory worker, 12 May 2014).

‘how many things could we give money for. You know we have to pay hospital bills. We gave money for the sewerage pipes with such great difficulty. Only I know how I managed that. They shouldn’t expect so much from a poor man. Why would we sit in these conditions if we have money to fix them?’ (40-year-old, male, full-time embroiderer, 8 May 2014).

The NGO had asked residents to contribute approximately the same amount of money for road improvements as they had contributed for piped sewerage. However, the local residents were unable to bear the expenses, especially since they had very recently paid for the piped sewerage programme. The fact that this programme required residents’ input as labourers was another deterring factor. This meant that residents were not only required to pay their share of the money, but also incur the cost of lost earnings for the days that they missed work. While these reasons led to the end of the NGO-led initiative, the NGO workers had a different point of view, as expressed by one of the field workers:

‘...they (residents) didn’t listen to us. They wanted it (road improvements) all for free, but now look at what they got. Nothing. Had they listened to us they wouldn’t have been living in such conditions’ (Field Worker, Muawin, Lahore, 10 March 2014).

This indicates that the NGO had presumed residents’ willingness and ability to financially contribute towards the road improvement programme. This presumption is problematic for two reasons. Firstly, the NGO despite its involvement with the community

¹¹ Soling is derived from the term sole, and refers to the lowest base layer of a road made of bricks or rubble. In this case, the field worker is referring to a very basic construction of the road using broken bricks and gravel that are smoothed out with a road roller.

seemed insufficiently aware of the local realities of residents' income and affordability. They assumed that a financial contribution of Rs. 1500-1600, was a 'small amount'. However, assuming that residents at least earned the minimum wage rate of Rs. 13000 per month¹², a contribution of approximately 12% of their monthly income was required for one programme. Furthermore, this proportion is really an underestimation as a large majority of residents were employed in the informal sector where they earned a much lower wage rate. Irrespectively, this highlights Cleaver's (2000) argument regarding local participation that programmes are often unaware of local realities and capabilities. Secondly, and perhaps more problematically, the NGO assumed people would have the same willingness and enthusiasm to take part in the road improvement programme as they did for the piped sewerage programme. However, the two problems were not prioritised in the same way by local residents. Although they were willing to pay more than 12-13% of their monthly income for a sanitation programme, they did not perceive road improvements to have the same importance.

Hence, the residents shifted their attention towards trying to get some actual financial support from the government instead. The government did respond but it only improved road conditions in one lane, which was locally referred to as the 'deen daar' lane. This improvement intervention was implemented by the local elected representative after the NGO had ended work in the settlement. It was also only a few months prior to the general elections. This strategic construction was followed by promises in election campaigns for improving conditions of other lanes if the party won the election. Yet, although that party did win the general elections, no further roads had been constructed or improved by the end of the fieldwork. The objective of the programme was evident, it was not meant to be a large-scale project implemented in various phases. Instead, it was only a model improvement used as an election campaigning tool.

Figure 7.3 shows the condition of the improved road, while figure 7.4 shows conditions of some other lanes in the settlement.

¹² Minimum wage in 2014, during the fieldwork.



Figure 7.3: Soled road in Ahmed Town

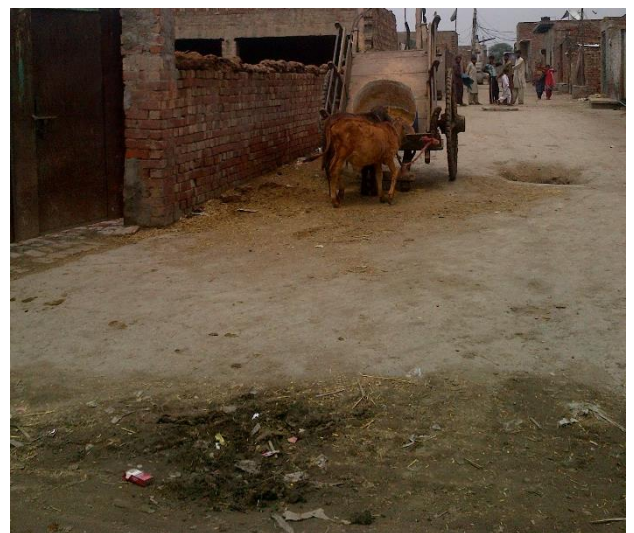


Figure 7.4: Lanes without road improvements

Despite this situation, residents still hoped to receive government aid due to their alliances with the elected representatives which they believed would help in this cause. For example, a respondent stated:

‘My husband is in contact with the MPA. He used to come to our settlement with his wife before the elections. We used to get everyone together for their speeches. They have promised that our road will be made also. His wife promised us, women, also’ (40-year-old, female, tailor/Islamic Teacher, 10 May 2014).

Although hope for future government action and financial investment was one of the reasons for residents' lack of interest in the NGO-led initiative, residents' financial constraints and level of prioritisation were the main reasons why they could not take part in the NGO programme.

7.2.3 Women's Skills Development Programme

Social networks lay at the core of physical improvement programmes and required strong local lobbying efforts in cases of government provision. However, initiatives such as the skills development programme were mainly initiated by NGOs themselves. Similar to the other programmes, these also followed a predefined objective and methodology. However, these programmes did not require any lobbying or advocacy from the local residents. The main target audience of such programmes was women and their involvement was limited to attending classes.

The researched women's skill development programme was a two-month long programme initiated by Muawin alongside its other physical improvement interventions. It aimed to teach women embroidery and stitching techniques that were hoped to lead to income generation and empowerment. No charges were involved. For this initiative, an embroidery and stitching teaching centre funded by the NGO itself was set up. A two-room space was rented within the settlement and a few sewing machines were bought by the NGO. Two local residents with the required expertise were hired as teachers. The school had a rolling enrollment policy so all women interested in learning, irrespective of their age, could attend the one or two-hour long daily class session. This initiative was managed by the NGO workers themselves, who visited Ahmed Town almost every day during that time. However, the NGO administration could not give an estimate of the number of students as it varied each day due to zero tuition fees and no mandatory attendance policy.

Such programmes were also common in other settlements visited during the fieldwork, such as Khuda ki Basti (KKB), Orangi Town and Maryam Colony. Although this programme had ended in Ahmed Town prior to the commencement of this research study, Figure 7.5 shows a typical set-up of such a programme initiative. Such skills development programmes along with saving schemes initiatives were also a part of the Orangi Pilot Project.



Figure 7.5: Stitching and embroidery teaching centre in Khuda Ki Basti (KKB)

As explained in Chapter Five, these types of programmes were initiated alongside physical improvement programmes to provide a more holistic approach to in-situ housing and poverty reduction interventions. In addition to their ostensible aims of achieving female empowerment, these programmes served the purpose of bringing a gender focus into the otherwise gender-blind initiatives aimed towards physical infrastructural provision. In fact, it was delineated as a classic example of following a gender-inclusive approach by key personnel. When asked about following a gender-inclusive approach, some key informants replied:

‘yes, we were concerned about this issue. That’s why we implemented a skills development initiative solely for women. It was very successful, we had so many women coming to learn stitching. We don’t think we can truly change the conditions of settlement by just laying sewer pipes. Social awareness and economic empowerment are even more important. So we had health awareness campaigns and a stitching school to include women in the development of their settlement’ (Programme Manager, Muawin, Lahore, 20 February 2014).

‘I think one of the most important concerns for women is income generation. They need to earn to be empowered. If you’re consistently asking someone for money that’s very humiliating and you can never make your own decisions or do what you want. So initiatives to promote and encourage women’s income generation are extremely important, especially

in poor settlements where education is also low' (Gender Specialist, Aurat Foundation, Islamabad, 17 January 2014).

'yes, gender issues are important and we are paying much greater attention to women now. we have a stitching school here. Women, young girls, they all come here to learn stitching and embroidery so that they can go back and help their families earn a living... Although I would say, women of this area are very strong. They do much harder work than men. They start working at sunrise in the fields (rice fields close to Khuda Ki Basti (KKB)) and walk in water for hours to sow seeds. We are trying to teach them more skills so they can earn better from their home' (Programme Manager, Khuda ki Basti (KKB), Lahore, 28 April 2014).

These initiatives varied based on scale and the types of skills taught, but generally followed a Women in Development (WID) approach that aimed to equip women with income-generating skills. Although these interventions were aimed to simultaneously resolve the issue of household poverty and lead to women's empowerment, there were several conceptual and operational issues that hindered the achievement of such aims.

7.3 Residents' Involvement in In-Situ Improvement Programmes

There were many different types of networking and associational activities that have been broadly categorised as formal and informal community involvements. These included formal, externally-organised activities, lobbying and advocacy activities and informal activities such as communal and grassroots activities. It is important to note that although all these activities involved participation by residents of various sorts, none could be categorised as being rooted in a deliberately participatory developmental approach.

A participatory development approach to urban improvement programmes would mean local residents' involvement in either helping to decide what sorts of housing needs and issues are to be addressed or the residents' involvement in the implementation process of these programmes. Participatory approaches, as discussed in Chapter Two, have been widely critiqued by many social scientists such as Cleaver (1999, 2004), Hildyard et al. (2001), Williams (2004) and Cooke and Kothari (2001). They have been critiqued for many reasons, such as the 'narrow and functional' adoption of a participatory approach in projects that focus on achieving efficient results but ignore deeper social constructs of the community (Cleaver, 2004, p.68). Furthermore, they are critiqued for disregarding the multiplicity within communities and power structures that hinder the progression of a participatory

development approach (Hildyard et al., 2001; Cleaver, 2001). Programmes following participatory approaches are also critiqued for just using participation as a window dressing or a quick solution amidst time and financial constraints of the programmes without reaping any actual social or physical change. While some of these critiques and concepts are of some use in analysing the associational activities within the settlement, it is important to note that there would be little point in evaluating them against the standard set of 'participatory' criteria, such as the degree to which local people were involved in determining priorities and plans or the extent of so-called 'empowerment' derived from their participation. Instead, the first critique that can be established is the general absence of any participatory intervention in the sense that this concept is understood in the contemporary social science literature. This issue is also highlighted in the systematic gender-based analysis of the three interventions in Chapter Eight.

7.3.1 Forms of Involvement in Each Programme

The differing forms of local involvement in the three explored programmes are listed below.

7.3.1.1 Piped Sewerage programme

Residents' contribution was a major constituent of the piped sewerage programme and its basis lay in the existence of strong social networks and an active and vocal community. However, in both programmes, the community was only either involved during the initial stages of advocacy or when they were required to make compulsory monetary or workforce contributions during the phase of implementation.

The first piped sewerage programme, as mentioned earlier, was a replication of the Orangi Pilot Project (OPP) that followed a component sharing model. Hence, in this case, all planning and technical decisions were made by the NGO starting with the identification of the settlement. This meant a participatory development approach was not followed and local residents' involvement was limited to the implementation phase. While all households in the lane had to make a one-time monetary contribution towards the cost of the programme, some residents were also involved as volunteer lane managers. They helped

the NGO in the initial awareness campaign aimed to gain residents' support and also collected financial contributions from all residents. There was no evidence of any specific criterion for gendered involvement. After the completion of the programme, all residents of the lane were collectively responsible for future maintenance.

In the case of the government-administered piped sewerage programme, local residents were involved in cumulative efforts to gather support for the cause, volunteer as lane managers, advocate for the required programme and finally make financial contributions, while also taking responsibility for future maintenance. Despite residents' involvement in the preliminary and final stages of the programme, they were not involved in the planning and design process.

7.3.1.2 Skills Development Programme

Most residents' involvement was limited to the role of students and, in the case of two residents, as paid teachers. It is important to note that all technical and planning decisions were made by the NGO and residents' opinions regarding what type of training they would prefer to be taught or how the training was to be conducted (in terms of hours of teaching, skills to be taught and location) were not taken into account.

7.3.1.3 Road Improvement Programme

This programme, although left incomplete, was based completely on residents' lobbying campaigns for metalled roads. The residents organised meetings after work hours or on Sundays, where common issues within the settlement were raised, petitions were written and signed and their future plan of action was decided. No meetings were scheduled during the course of this fieldwork as it was a waiting period just after the elections. Even in the case of the one lane where the government had improved conditions, residents were only beneficiaries of the programme. All decisions regarding the materials to be used and the type of soling were made by the local government authorities managing this project.

7.3.2 Gender-Disaggregated Involvement in the Three Programmes

Figure 7.6 shows the percentage of male and female respondents involved in all three programmes. This is calculated on the basis of residents' responses to the interview

question asking whether they had taken part in any programme implemented by the NGO or government.

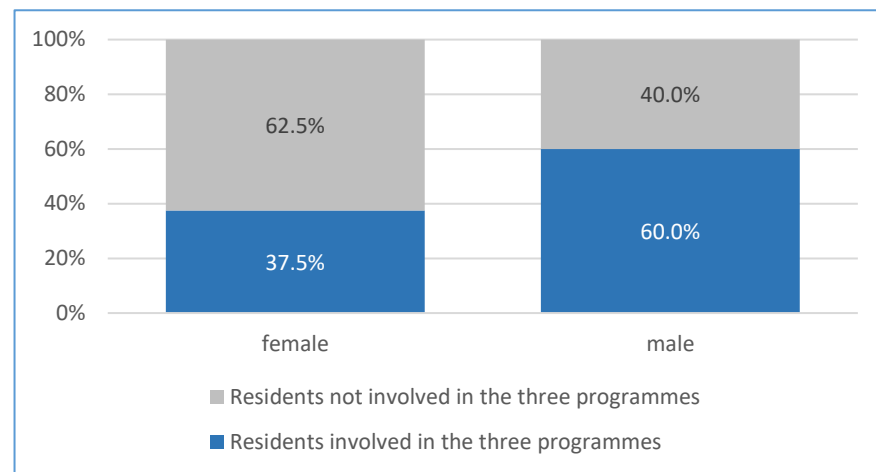


Figure 7.6: Residents' gender-disaggregated involvement in the three

As shown in this figure, women's overall involvement was much lower than men's. Although this is an aggregated figure for various forms of residents' involvement, there was a clear differentiation between men's and women's forms of involvement in the three analysed programmes.

For example, with reference to the women who stated they had been involved in the programmes, most (60%) were simply students in the skills development programme. The remaining 40% took part in various processes of the piped-sewerage and roads improvement programme: while some women helped the male members of their household in gathering community support for the NGO-led piped sewerage programme, others also took part in lobbying efforts for the government-administered programmes. This included attending local community meetings as well as meetings with government officials. Although advocacy and lobbying efforts were a preliminary stage of the programme itself, these are included in this analysis primarily because the residents themselves regarded these activities as involvement in in-situ programmes.

In the NGO-led sewerage programme, women found neither the need nor the place in the programme for their participation. Their help, as mentioned earlier, was limited to the

private domains of their homes and family and was more focused on helping the male members of their household. As some women explained:

‘What business do women have being involved in these types of programmes? It was our men’s job. The maximum that we did was help them raise money for the contribution. Obviously, for us even taking out 1500 all of a sudden is hard, but we did it together’ (35-year-old, female, part-time embroiderer, 5 March 2014).

‘Most works were done by the men, but then my father-in-law told us to also talk to our friends in the neighbourhood and convince them to take part and give money. In any case, all of us women have been so concerned about this filth issue in our settlement. So, it wasn’t hard convincing women, but obviously, everyone has financial issues so some are hesitant...’ (30-year-old, female, part-time embroiderer, 11 April 2014).

Although key informants mentioned the emergence of women as lane managers in other settlements with similarly implemented programmes, no such evidence was found in Ahmed Town. Women also only became a part of lobbying efforts if their male family members asked them to join the struggle to increase pressure on the government.

‘Our men of the family asked us all to come as well. We used to sit outside for hours. Sometimes they (male family members) call us to meetings here (in the settlement) as well, but that is usually when some high-ranking officer is coming’ (30-year-old, female, home carer, 13 March 2014).

‘if they call us we will obviously go. They often ask us to come when there is a need...’ (40-year-old, female, part-time embroiderer, 17 April 2014).

Social barriers were often the primary reason for this difference. The external administration consisted of both women and men, which meant that women would have had to be in continuous interaction with unfamiliar men. This was a deterrent to women’s greater involvement. Of the women who were either not involved at all or only involved in the vocational training programme (which was for women only), 27.5% said the reasons for not taking part in any other forms of activities were social constraints and traditional family restrictions.

‘My grandfather would never let us go to such places. He goes himself though...’ (22-year-old, female, home carer, 5 March 2014).

‘No, we have never let our women go to such meetings. That is no place for women. There are men of all kinds there. It doesn’t look nice. Women’s help in the house is more

than enough. I'm not against my wife working, she stitches clothes also, but going to those offices is out of question' (40-year-old, male, full-time embroiderer, 8 May 2014).

'Why would I go to such places? My husband goes, that's more than enough. Although we did go to the meeting where the MPA's wife came to our settlement...' (25-28-year-old, Ladies Tailor/ Sewing Teacher, 3 May 2014).

Another 25% said they had not been given any opportunity to be fully involved but that they would be interested in future opportunities. As some women explained:

'No one ever asked us to take part in such activities. I would go if someone asks. We have so many problems here that I want to tell them. We have no gas, no proper sewers...' (35-40-year old, female, Ladies Tailor/ Sewing Teacher, 18 May 2014).

'No one asked us to take part in any such meetings or activities. If they call us I will definitely go, and also take my sisters-in-law, we have to face these problems every day. Who knows more than us?' (40-year-old, female, cane weaver, 20 March 2014).

Lastly, 20% of women did not get involved as financial shortages in their homes did not allow them to take time off for non-income generating activities. They also expressed interest in case a paid incentive was offered to lane managers or community organisers.

'What all can I do? I run this store, manage children's work and even do embroidery work for extra income. I have no time to go to these places. Not that anything concrete actually happens after them' (30-year-old, female, shopkeeper/ part-time embroiderer, 26 May 2014).

'What will we do becoming NGO volunteers? I have so much work to do that I have no time... If they pay volunteers for their work then maybe it's worth it. But no one offered us any pay. Instead, they want us to pay for everything...' (35-year-old, female, part-time embroiderer, 19 May 2014)

Furthermore, the lack of a gender-focused approach also led to the automatic exclusion of women from the programmes. Due to the social norms of their community, they did not take part in any externally-administered activities unless being specially invited. Hence, programmes that assumed women would automatically emerge as active participants, once again only reinforced social inequalities and barriers already existent within the community.

Although far more men were involved in the three programmes as compared to women, there were still 40% of men who had never taken part in any such programmes. Forms of involvement for men included: advocating for certain programmes (that were eventually

implemented by the government), persuading other residents in their lane to also take part in the programmes, undertaking the role of lane managers and coordinators and in some cases working as labourers in the construction process. While residents were mostly content with their involvement in the piped-sewerage programme and the benefits accrued from it, they were still sceptical of their involvement in varying forms of interest groups. In fact, only 25% of men found interest groups and lobbying efforts to have any beneficial impact. Others mostly believed it was an ineffective and pointless exercise, or that it was definitely inadequate if not entirely futile.

‘What will we do in these meetings? The government does nothing. Don’t they (other people of the settlement) know that already? They might as well keep up their fruitless efforts. (52-year-old, male, metal factory worker, 7 May 2014).

‘There is no outcome of this. At the end of the day the government will not do anything for us poor people who can’t do anything for them. I used to go to these meetings, but they are so pointless. Nothing positive came out for us. So why should I go?’ (55-60-year-old, male, carpet weaver, 14 March 2014).

‘Yes, the government did help us with sewers but they do what orders from above tell them to do. There is no point wasting time, going again and again to their offices. Now look, I work almost every day, even on Sundays. When can I go to these meetings? If there was some benefit I would go but I can’t waste my time there...’ (40-year-old, male, full-time embroiderer, 8 May 2014).

Their concerns were related to their ongoing advocacy for the road improvements that remained incomplete and without a promising future. This commonly held viewpoint relates to Hirschman’s (1984) argument that people were more likely to voice their complaints and fight for their demands if they had previously been successful.

While there were some overarching reasons for residents’ non-involvement in in-situ improvement programmes, they were also affected by a composition of their needs and choices, which were further shaped by an agglomeration of socio-economic and environmental factors. The following subsections explore the effect of certain socio-economic factors to further understand reasons for residents’ limited involvement.

7.3.2.1 Employment and Occupation

Time and financial constraints were the most commonly stated reasons for residents' non-involvement in any form for the three programmes. As might be expected, further analysis sometimes found that these views were influenced by residents' occupations and working hours.

Although there was no relation between women's type of occupation and involvement in either interest groups or as students in the skills training programme, women who were either full-time employed or worked in two part-time jobs were less likely to be involved in the piped sewerage programme than women working in one part-time job. These women did not join the training programme either. Moreover, a majority of women who earned on a piece-rate basis did not take part in any such activities. This reiterates the point made earlier that financial constraints do not allow residents with very low/fluctuating income to take time off for other non-income generating activities.

There was also no relation between men's type of occupation and involvement in in-situ improvement programmes. However, men who were either part-time employed, retired or seeking employment were most commonly and actively involved in the varying programme activities. In fact, unemployed men or those working part-time but seeking full-time employment were found to be most motivated about the NGO programmes. This is primarily because they were working eagerly with the NGO or government in the hope of getting a paid job.

7.3.2.2 Demographic Factors

To further understand why some people chose to be involved in these activities as opposed to others, demographic factors such as marital status and age are analysed

Age Group: Figure 7.7 shows the gender-disaggregated level of residents' involvement in in-situ improvement programmes for each age group.

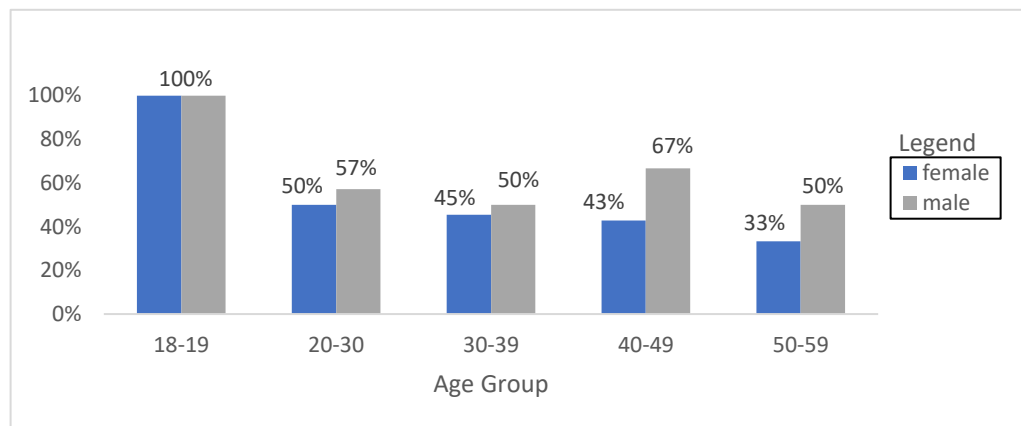


Figure 7.7: Percentage of respondents involved in in-situ improvement programmes for each age group

There is an overall decrease in women's involvement as their age increases. While the previous section noted that the majority of women who earned piece-rate did not take part in improvement programmes, this overall decreasing pattern in terms of age suggests the existence of other more complex factors. Younger women's involvement in programmes tended to be limited to being students of the skills development programme, with the exception of the two teachers who also helped with administrative work in the skills development centre. On the other hand, older women were more commonly taking part in the varying activities in the piped-sewerage programme. While the data suggested older women's lack of interest in the training programme, there were also social barriers hindering younger women's involvement in other programmes. Younger women were more enthusiastic (potential) partakers, but parental restrictions limited them to remain students of the vocational training programme, and they did not participate in any activities such as interest group meetings, sit-in protests and awareness creation for the piped-sewerage programme. Younger women explained their parents' concerns by stressing on their hesitance even for higher education.

'I would love to go, but my father would never let me... they say it doesn't look nice for young girls to do such things' (19-year-old, female, home carer, 13 March 2014).

'I used to attend the stitching classes back when Muawin was here. But my parents won't let me go to such meetings. They say it's no place for young girls. Going to these offices is out of question, they won't even let me study. I even have admission to the college. But they say first get married then do whatever you want' (25-year-old, female, school teacher, 2 May 2014).

Additionally, men and women in their mid-fifties were commonly concerned that their daughters' involvement in externally administered programmes would affect their reputation within the community.

'No, no, we can't let our girls go to these meetings or go door-to-door convincing people with the NGO workers. People will say our girls are too outgoing. We have to get them married now. Who will accept them then?' (55-60-year-old, female, domestic worker, 6 May 2014).

This was also noted to be a generational concern and showed a social change in the youth (for both young women and men) who were not affected by these social norms in the same way as their older generation and were willing to become a part of future projects as well. As two young girls explained:

'Who cares what the people of our settlement say. They will say things no matter what. At least if we do something our living conditions will get better' (19-year-old, female, home carer, 4 March 2014).

'Obviously, our parents think differently from us. They think, Oh my God what will happen if our daughters go out. But I say if we don't go then who will. You know these office people listen more when women go' (25-year-old, female, home carer, 10 April 2014).

These differences relate to Moser's (2016a) findings on intergenerational differences that showed evidence of changing gender dynamics in the community as a result of improved education amongst the youth. However, it is also important to note that despite these changes, women's involvement in all forms of programme-related activities was lower than men's, being influenced by social norms and still existent gendered boundaries for many women.

There was a relatively uneven relation between men's age and their involvement in in-situ improvement programmes. Younger men were highly motivated and most involved in the programmes. They were eager to both improve their settlement and prove their capabilities to the officers often in the hope of finding jobs in the NGO or government offices. Some also showed hand-made maps they had collectively made for a potential solid

waste management plan for their settlement. However, participation was lower for men aged between 30-39 and 50-59. In case of the 30-39 age group, both time and financial constraints were the main hinderances. As a respondent explained:

‘We don’t have the time to volunteer. I’d rather spend that time earning money. You know thanks to God, I have four children of my own, my parents, three sisters all dependent on me. When we get to retirement and our kids earn for us, we will also relax and do this kind of work’ (33-year-old, male, full-time embroiderer, 28 April 2014).

Men of this age group arguably endured the highest burden of financial responsibilities as they supported their families during this time without the help of their sons or fathers. Younger men had fewer financial responsibilities, as they generally did not have families of their own (or many children), and older men were also less burdened since often their children had started contributing to household income. As the average marital age was low in the settlement and Pakistan generally, residents in their 50s usually had children above the age of eighteen years. Furthermore, as mentioned in Chapter Six, residents of Ahmed Town often lived with extended families, hence they had a much larger number of dependents including grandparents, parents, siblings, families of those siblings and so on. By an older age, they also had fewer dependents in total as their siblings were also often married or economically independent by then.

In case of the 50-59 age group, men’s disappointment with the government and NGOs was the primary reason for their lack of interest. This highlights the relation between the previous outcomes of community involvement and its effect on future and current levels of involvement. In a situation where motivation levels and expectations from the government are so low, following a participatory development approach would be difficult. This is because a participatory development approach innately assumes locals’ willingness to participate (Mansuri and Rao, 2012), which was often not the case in Ahmed Town.

Marital Status: Residents’ viewpoints regarding their involvement in the three programmes were disaggregated on the basis of married and non-married respondents to differentiate between people with dependent children (See Appendix B for details of each respondents’ age and marital status). The married category was synonymised to

respondents having children, while all others were grouped together as respondents with no dependent children. Involvement in the three programmes was most common amongst non-married men and women, primarily because they have lesser financial responsibilities at that stage. Although financial responsibilities and men's and women's inability to take time off from work were major factors indicating the structural limitations of community involvement, there were other factors that encouraged younger men and women to participate. Younger respondents were highly motivated and despite social hindrances, they were willing to work on future projects. However, younger women specified their conditional involvement in the presence of an overarching official administration that had a 'trustworthy' reputation. As a respondent explained:

'You know we did so much work with Muawin. We still miss them and remember them with such good thoughts. If they come to our settlement again, I'll definitely work with them. My parents knew all their workers. But obviously, it's difficult if there's no such head leading us. Then our parents won't let us go either' (25-year-old, female, school teacher, 2 May 2014).

'No, we are not against our girls going, learning new things, but we can't just let them go like that. There needs to be someone to take charge like Mauwin people did... So that we know our girls are safe' (45-50-year-old, male, fish seller/ trader, 28 February 2014).

Although these data indicated a more active and motivated younger generation, qualitative findings highlighted the existence of several social considerations that should be accounted for prior to forming conclusive deductions regarding women's future participation in programmes. This is because women's involvement in activities such as the lobbying and advocacy efforts involved complex social issues. The community organiser explained that women's participation in sit-in protests increased the pressure on the government officials because it indicated and signified the severity of the issue.

'When we take women along (to protests) it creates a much greater impact. Everyone shakes up. Even the government officers feel pressured. 'What happened?' they ask us quickly... Otherwise, they just make us sit on one side for hours' (55-60-year-old, male, retired/ volunteer community organiser, 27 February 2014).

However, women who had not taken part in the protests explained how the societal norms of their community hindered women's active involvement and gave women, who

took part in such activities, a bad reputation in the community. Their responses also indicated stigmatisation of these women based on their caste and income.

‘No, why should I go? My husband is enough to sort out such matters. Women of our families don’t get involved in these matters. My husband knows the MPA and God allowing, they will improve our road. They have promised my husband you know’ (40-year-old, female, tailor/ Islamic teacher, 22 April 2014).

‘Why would we go? Those ‘changars’ (occupation of waste pickers) go for these tasks. Not women from our families’ (55-60-year old, female, part-time embroiderer, 16 May 2014)

‘No, no, we never go to such places. It is not a place for women of decent families. Only the ‘changars’ go. We don’t want to ruin our reputation by going. People will call us out later that these are the women that go to public offices’ (35-year-old, female, home carer, 2 April 2014)

These women differentiated between households by categorising their own as the ‘better families’ of the community based on their higher income, caste and occupation. A social stigma was evident from these responses regarding women (and their family background) who did take part in such activities. Social stigma is primarily negative characterising and stereotyping by more dominant and powerful groups (Corrigan, 2004). Social stigma has a negative effect on the marginalised group (Goldbach et al. 2015) and is also one of the root causes of inequalities and adverse social outcomes (Hatzenbuehler et al., 2013). In the case of this research, stigmatising a particular group of women on the basis of their income and living standards (as they lived in tents within their boundary walls) had a further negative and regressive impact on women of the entire community. This issue is further discussed in Chapter Eight.

7.4 Other forms of Communal and Grassroots Activities

Apart from the programmes discussed above, some residents were involved also in other different forms of communal and grassroots activities. These included activities such as funeral care services, rotating saving schemes locally known as ‘committees’ and advocacy groups. A comparison of their involvement in the three explored programmes and these other forms of grassroots activities serves to identify some other profound social issues as well as important constraints in residents’ involvement in externally-administered

activities. It also helps in understanding reasons for the gendered disconnects that hinder the transformative potential of housing improvement and poverty reduction interventions.

These grassroots activities were locally organised and grew primarily from self-identification of needs without any external support. Rotating savings and credit associations (ROSCA) commonly serve as informal financial institutions, where people, mostly living in the same community, gather for a specific number of meetings, typically held monthly (Gugerty, 2007). In each meeting, the members contribute a predefined amount of money to a collection fund, which is sequentially given once to each member over the course of their meetings (Anderson and Ballard, 2002). Although residents' involvement in ROSCAS was very different from their involvement in interest groups, the two activities are discussed together to analyse various forms of community activities that are bottom-up in nature. In this section, interest groups refer to the gathering of residents who lobby for a variety of issues that ranged from addressing the lack of public transport to the installation of a water purification unit and tube-well. To clarify, advocacy groups previously discussed in residents' involvement in in-situ interventions were programme-specific lobbying efforts that preceded the intervention itself, while in this case, they refer to all other forms of interest group activities more generally. Such groups play an important role in poverty reduction by lobbying for certain policies and pressurising government authorities to ensure implementation is in accordance with the laws and regulations (Mitlin, 2014). Figure 7.1 and 7.2 show men's and women's involvement in rotating saving schemes and advocacy groups respectively.

Although, women's involvement in these community-based activities was higher than men's, the difference between the two was not particularly large overall. It is important to note that men and women defined communal activities very differently. These two activities are analysed under the same category of communal and grassroots activities but, at the same time, they are clearly differentiated in the analysis.

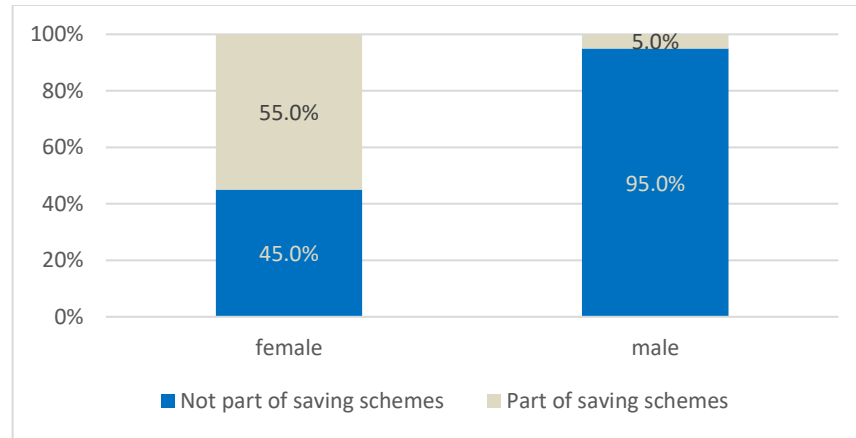


Figure 7.8: Residents' involvement in rotating saving schemes

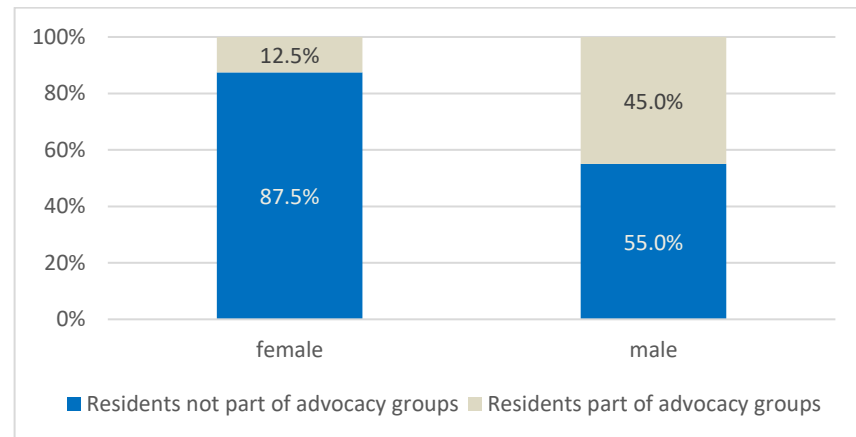


Figure 7.9: Residents' involvement in advocacy groups

Most women in the settlement took part in rotating saving schemes. Some took part to save for internal housing improvements and construction, while others saved for a variety of other reasons, including business ventures, weddings and utility household items such as a fridge or stove. In comparison to their common involvement in ROSCAs, very few women took part in advocacy groups. This was similar to their limited involvement in programme-specific advocacy and lobby efforts. In fact, women commonly synonymised communal activities to rotating funds as they considered it to be the only organised grouping they were involved in, even though they also took part in other types of communal work such as helping each other in daily household activities or funeral services (women helped in funerals of women only). Furthermore, in many cases, a cluster of neighbouring houses shared the same electricity or gas connection and often extended wires and pipes

from their neighbour's houses to their own. Moreover, in households without water connections, women collected water from their relatives' houses in neighbouring lanes instead of drinking the unclean groundwater that they used to consume before the health awareness campaigns organised by Muawin. However, none of these group-help activities, that support collective sustenance, were categorised as communal activities. This is, firstly, due to their informal nature and irregular occurrences and, secondly, because such help was categorised as a religious or familial responsibility shared between family and friends as opposed to neighbours. Although kin-based relationships are often considered to be weaker in urban areas (Varley, 2013), there were strong familial ties evident in Ahmed Town. These ties were a result of their shared rural background and familial relations as opposed to neighbouring proximity, even though many residents had been living with the same neighbours for more than twenty years. Hence, rotating saving schemes were the only organised form of larger community involvement for many women.

Women who did not take part in rotating saving schemes stated their main reason for non-involvement was financial constraints. In many households, low-income levels alongside high-income fluctuation restricted women from taking part in such saving schemes. In fact, low income combined with the lack of time available for non-income generating activities and the fear of non-payment leading to social exclusion in the future were also related deterrent factors.

'People who join committees have a stable income source. If I knew I had Rs. 5000 coming from my job, I would do it too. But I get one-off work, sometimes they give me Rs. 200 sometimes Rs. 500. If I pay one month and not the other, all women will be holding me by my throat, that pay us our money' (35-40-year-old, female, part-time embroiderer, 7 May 2014).

'It's better to not join these committees than taking the tension of paying every month. It's so embarrassing when others keep asking you for payments. At least I have respect in the community' (35-year-old, female, home carer, 2 April 2014).

'Nor do I have this much spare money, nor the time. If I start going to these committee gatherings who will run my shop. This way I earn more. Sit in my shop and do embroidery work. If someone comes to buy, I sell, otherwise, I earn per shirt piece I make' (30-year-old, female, shopkeeper/ part-time embroiderer, 26 May 2014).

These findings indicate a relationship between poverty and participation in community-based, self-help initiatives because poverty and insecurity constrain individuals from taking part in such activities (Beall, 2004). However, in Ahmed Town, issues of poverty and financial insecurity only constrained women's involvement in rotating saving schemes and advocacy groups, as it did not affect other ongoing processes of informal group help amongst family relatives. This shows that in most cases it is not the unwillingness but the inability that disables involvement in communal activities. This, if fostered by externally-administrated interventions, can have a further regressive impact. Local mechanisms of self-help and grassroots activities are a consequence of hardships faced by residents living in poor, insecure and dilapidated conditions as they struggle to survive and alleviate their living conditions (Teschner, 2015). However, even though these communal and grassroots activities emerged as a consequence of local needs and priorities, such activities were also affected by social and economic constraints.

On the other hand, men's involvement in communal activities primarily consisted of initiatives such as lobbying campaigns for the provision of various utilities. Similar to women's synonymising of communal activities to rotating saving schemes, men synonymised communal activities to advocacy groups and its associated gatherings. While 55% of men had joined different interest groups, only 5% took part in rotating saving schemes. Involvement in advocacy groups varied for each person as some were more active than others, but it mainly consisted of attending meetings and signing petitions unless a larger sit-in protest was organised. Rotating saving schemes were not common amongst men. As some of them explained:

'I don't have time for such group meetings. There is so much hassle and disorderliness involved that I'd rather save that Rs. 500 or 600 every month at home' (30-year-old, male, metal factory worker, 2 April 2014).

'No, it's too long a process, getting together every month, then arguing you gave Rs. 50 less you gave Rs. 50 more. If I want to save I just go the shopkeeper. He maintains a register and gives timely payments without wasting time' (40-year-old, male, metal factory worker, 8 May 2014).

Lack of time and its associated issue of being preoccupied with work were also one of the main reasons for their overall non-involvement. This shows that financial constraints

both hindered the participation of residents in grassroots activities such as rotating saving schemes and their involvement in interest groups. Similar evidence was also apparent from the findings of the pilot interviews conducted in other *katchi abadis*. In fact, financial constraints and the lack of time available for other activities are commonly cited reasons for resident's non-involvement in communal activities in studies conducted on gender and urban well-being, in other cities such as Mumbai (Walker et al., 2013).

However, in Ahmed Town, this reasoning was only specified for men's involvement in these types of two grassroots activities. It did not include their contributions to funeral care services and familial group help. If these activities had been included in the responses, then men's (as well as women's) community involvement figures would have been much higher. These forms of collective action were once again not included in respondent's explanation of communal involvement as they were limited to family members and close friends and did not extend to the community level. Such kin-based support systems play an important role in aiding members of low-income settlements during difficult times (Affan et al., 2014). In fact, in case of the NGO-led piped sewerage programme, the local community elder/organiser first convinced his neighbouring family members to support the cause. Once a large enough number of people had been convinced based on familial ties, it was easier to convince other neighbours who subsequently followed the growing trend. However, over-dependence on familial ties is said to hinder the growth of larger civil society organisations (Aliyev, 2014) and is discriminatory towards marginalised groups of ethnicity, religion and occupation (as family members tended to work in similar occupations). This was also apparent in Ahmed Town, as people were found to be extremely close to each other amongst larger family networks, but they did not socialise with other residents outside of their caste and clan. In fact, residents (and especially women) were very particular about who they interacted with in the settlement. Hence, even though there were apparently strong social ties in the community, residents were profoundly divided on the basis of their caste and clan.

Before moving to a further evaluation, it is important to note that irrespective of residents' involvement in programme-specific or communal activities, the outcomes usually

benefitted the household as a whole, through for example the purchase of fridge or infrastructural improvements in the lane. This represents mutually beneficial behaviour.

Communal involvement is also a product of various factors which, as explored in this thesis, have also affected residents' housing needs and prioritisations as well as their involvement in the three in-situ improvement programmes. The following sections seek to find further reasons for residents' involvement and non-involvement in communal activities.

7.4.1 Employment and Occupation

This section assesses the relation between men's and women's occupations and respondents' participation¹³ and non-participation in communal activities.

For the women who did earn some income, there was no evident relation between their occupation and their participation in communal activities, nor was there any significant difference between full-time and part-time workers' involvement. While 60% of women involved in these activities were part-time workers, 50% of women who were not involved at all were also part-time workers. However, most women who did not participate in rotating saving schemes were home-carers, without any independent income generation. Observation of money spending patterns, in the settlement, showed that women had minimal-to-no control over decisions relating to income earned by the men of their household. As a woman explained:

'Where would I pay for the committee from? I don't earn. Whatever I want, my husband gets from the shops. I don't go. He brings groceries, vegetables, everything. He does his work, I do mine...' (30-year-old, female, home carer, 13 March 2014).

On the other hand, women's income-generation did not influence their involvement in interest groups, as women who did not generate income were also part of these groups (such as the woman cited above).

¹³ The word participation is only used in this thesis as its definitional meaning of involvement or taking part in something, it does not refer to the participatory development approach unless stated otherwise.

It was apparent that women taking part in communal activities had very different occupations from women involved in the three programmes. While more than half of home carers took part in the skills development and piped sewerage programme (as helpers), very few took part in rotating saving schemes. This is primarily because participation in rotating saving schemes obviously involved having some monthly income from which the cash could be provided, which women without their own income could not manage.

Similarly, men's involvement in communal activities was not affected by their occupation type. However, full-time employed men were far less likely to take part in these activities as opposed to others part-time, retired or unemployed men. This leads back to the issue of time and financial constraints being one of the primary reasons for respondents' non-involvement, that in turn relate to the relationship between residents' responsibilities and gendered norms of the society. There is also a difference in men's and women's relation to employment and involvement in communal activities due to the difference in their definitional categorisation of these activities.

7.4.2 Demographic Factors

To further understand factors affecting community involvement, gender-disaggregated data was analysed with respect to residents' age and marital status.

Age group: Figure 7.10 and 7.11 show the age group distribution of residents involved in rotating saving schemes and advocacy groups respectively. There was a varying level of resident's involvement in both activities with respect to their age. For men aged between 30-49 years, involvement in advocacy groups was low (or zero), but it was most common amongst younger men aged between 18-29 and much older men aged between 50-59 years. This pattern signifies the relationship between residents' involvement and their financial responsibilities which, as explained in Section 7.3.2.2, were the highest for men aged between 30-49 years. Therefore, men in their 30s and 40s were most preoccupied with work and did not find time for communal activities. This relation to financial responsibilities also applies to involvement in rotating saving schemes, where only men aged between 50-59 years took part. However, in this case, even the younger aged men did

not have extra disposable income as they had to support dependents (siblings) in their household.

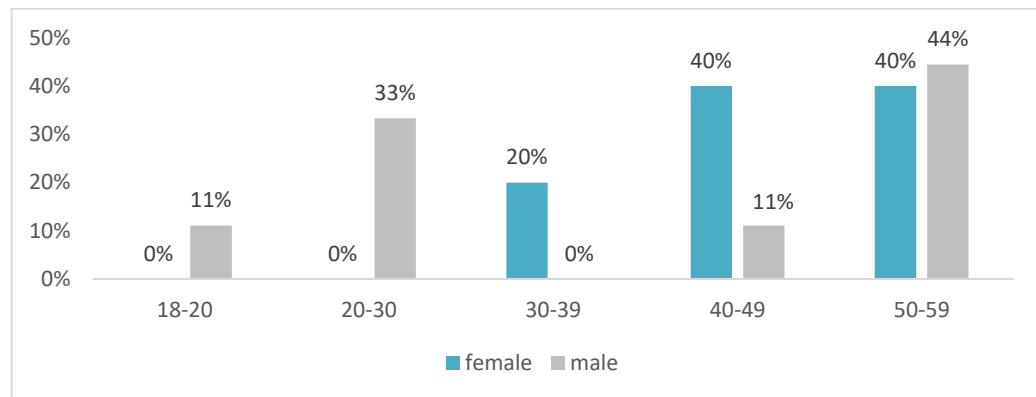


Figure 7.10: Percentage of respondents involved in advocacy groups for each age group

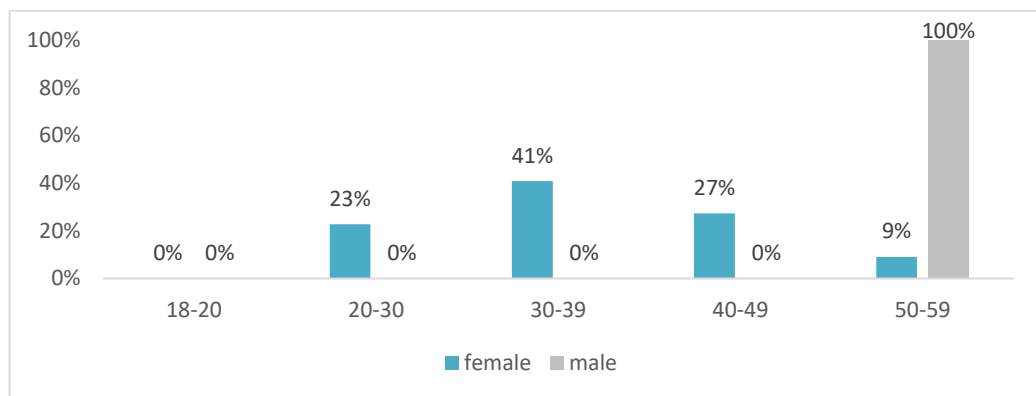


Figure 7.11: Percentage of respondents involved in rotating saving schemes for each age group

Since women's definitional categorisation of communal activities included saving schemes and interest groups, the age distribution pattern was consistent with the social and economic dynamics of their lives. Involvement in saving schemes was higher amongst women aged between 20-49 years because women in this age group were most commonly involved in income-generation. Although they did have lesser disposable income due to the dependency of young children during this time, this pattern signifies women's alienation from money-spending decisions if they did not work themselves. In the case of advocacy groups only older women were found to take part in such activities. This is because younger (especially unmarried) women were discouraged from taking part in such public affairs,

primarily due to the social stigma attached to such involvements. In this case, as well, social norms dictated boundaries for acceptable and unacceptable behaviour for younger women. Limitations on women's mobility and accessibility to public spaces are also commonly evident in South Asia, the Middle East and Central Asia (Khan, 2007; Edmeades et al., 2012; Sharjabad et al., 2013) due to both religious and social factors.

Marital Status: To further analyse issues of social constraints, women's involvement in communal activities with respect to marital status were explored. This analysis was conducted to see if the same social constraints applied to women's involvement in communal activities as they did in their involvement in the three programmes. A comparison of the two forms of activities showed that while unmarried women did take part in ROSCAS (most of them were saving for their wedding), none took part in interest groups. Hence, there was a relational significance of social factors affecting younger aged women's involvement in interest groups. This is because ROSCAS, unlike advocacy groups, took place within the settlement and in most cases in a segregated, women-only environment. As a female respondent explained:

'Committees are a different thing. It's just a few of us women getting together, paying the dues, talking and then going home. We have known each other (women of the community) our whole lives. So, its ok if my daughter goes even if I don't go. But I'm not going to send her to a place with strangers, especially men' (45-50-year-old, female, part-time embroiderer, 9 April 2014).

Furthermore, younger and unmarried women commonly discussed issues related to parental permissions regarding work, education and involvement in any activities which required interaction with men (especially from outside the settlement). Some of these have been cited over the course of this chapter.

Findings related to age, in case of men's involvement in communal activities, demonstrated a negative relation between their involvement and financial responsibilities. This relation was further explored by assessing the relation between male resident's marital status and their involvement in communal activities. 62% of the non-married men and 33% of the married men took part in interest groups. This proves the inverse relation between financial responsibilities and community involvement for both forms of communal activities

(interest groups and rotating savings schemes). This is because limited disposable income discouraged residents' involvement in rotating saving schemes and the burden of financial responsibilities reduced their amount of time available for attending interest group meetings.

7.4.3 Other Factors Affecting Resident's Involvement

In addition to the above categorisations, there are other factors that affect residents' involvement in communal activities and externally-administered programmes. Homeownership and rental contracts were strong determinants of residents' involvement. Renters were not interested in joining any improvement programmes. In fact, a woman who had previously been an active part of these programmes, stopped being involved after she sold her house and moved into a rented house in the same settlement. She explained:

‘Now what will I do going to these meetings. First, we had our own house so I was concerned about its road, sewer pipes, water, everything. But now why should I waste time? Now we are just moving from one house to the other. If they fix this lane, we will probably move to another soon... only rents will increase if the lane gets better’ (35-year-old, female, part-time embroiderer, 8 April 2014).

Although involvement in improvement programmes was directly related to home ownership, this was not the case for communal activities, such as ROSCAs and funeral care services. Such forms of communal involvement were dependent on the years spent in the settlement and familial ties. Relatively newer homeowners, despite being actively involved in communal activities in their previous place of residence were sceptical of joining rotating saving schemes too soon.

‘I used to join committees before when we were in Sahiwal. But now this is a new place with new people, we don't know. It's better to stay cautious than to jump in a deep well. God knows if someone runs away with my money, my husband will say did you even know these people?’ (25-28-year-old, female, home carer, 11 March 2014).

But respondents who had moved from owning to renting in the same settlement continued taking part in communal activities.

‘Yes, we have always put committees together. Now I'm feeling a financial crunch so it's a bit hard, but just because I'm renting now doesn't mean I've lost all relations with my family and friends’ (35-year-old, female, part-time embroiderer, 8 April 2014).

Although renters' involvement in in-situ improvement programmes was low, these findings emphasise the strength of the other bonds between older residents of the settlement, which are also affected by factors of class and caste. Many studies have also identified the understandable reluctance of renters to contribute to formal upgrading programmes (eg see Hooper and Cadstedt's (2013) evaluation of renters' perceptions of urban development programmes in Dar es Salaam, Tanzania). The ratio of renters to owners in such settlements can significantly affect the outcome of some programmes.

7.5 Conclusion

An important issue that emerged in this analysis was that local needs were often assumed and urban livelihoods were in many cases generalised. For example, key informants often assumed the need for certain programmes and interventions with little or no consultation with the locals. In other cases, where an issue was highlighted by local residents, the key informants often implemented interventions without taking locals' knowledge or views regarding technical details and programme design into account. In both cases, a participatory development approach, as it is understood in contemporary social science literature, was not followed. This has a negative impact on the outcomes of the interventions (see Chapter Eight), leads to a wastage of scarce resources and, more importantly, hinders their potential to lead towards a transformative change in gendered relations. This is because it can lead to an uninterested group of locals, who do not accrue benefits from the interventions. While such top-down interventions may lead to a wastage of resources, they, more importantly, deny locals a potential opportunity for capacity building. Practical in-situ improvement interventions, such as those implemented by SDI, have the potential for initiating a cycle of learning and fostering collective capabilities that can lead to envisioned transformative changes. However, in the interventions researched for this study, there was minimal knowledge transfer and the 'us vs. them' approach was continuously maintained.

Women's views especially were very rarely asked for during the process of programme planning and phases of implementation. In cases where women were involved, they were subject to deep social stigmatisation and were often brought in by men only to bolster

their own priorities, where they saw fit. This may harm those who are making an effort to fight for their rights, instead of leading to progressive changes in women's recognition of rights and the use of these interventions as a potential pathway towards empowerment and transformative gendered relations.

The analysis of residents' involvement in the three programmes and other communal and grassroots activities allowed for some important insights. Men's involvement in externally-administered programmes and externally associated interactions was much higher than their involvement in other communal activities. This is because the formal nature of the programmes and coordination with external officers was considered a more prestigious and vital role. On the other hand, women's involvement in externally organised programmes was much lesser than their overall involvement in communal and grassroots activities. However, it is important to note, that most women only took part in communal activities such as ROSCAs, which were socially-embedded in the society and where women mostly intermingled with other women of their community. Communal activities relating to the advocacy campaigns were evidently more grassroots in their conception but were often male-dominated and socially restrained as there was evidence of controlling influences from community elders, politicians and male members of the households. Time and financial constraints were common reasons cited by men and women of particular age groups for their non-involvement in both communal activities and the three explored programmes. Similarly, social issues and hindrances were also common reasons for women to not take part in the three programmes and communal activities such as interest groups. There were greater barriers for younger aged women, who despite being more motivated members of the community, were disallowed from taking part in such activities. These similarities and the clustering of other similar issues for both internally-managed and externally-administered activities shows that externally-administered interventions have failed to create a space for local contributions and remove barriers to participation (especially for women). In fact, they have aligned their interventions in accordance with the social norms of the community. While this may be a strategic decision made by key informants to gain acceptance within the community, it may more problematically be an

intentional decision that is inclined towards maintaining status quo within the settlement as well as unequal gendered relations and power hierarchies. The latter is perhaps a more serious concern as it directly hinders the transformative potential of housing improvement and poverty reduction interventions from reaping changes in gendered relations.

Chapter 8 – Exploring the Disconnect

8.1 Introduction

This chapter focusses on the key issues of systematically analysing the three programme interventions and identifying ‘gender disconnects’ in the pathway towards transformative changes in gendered relations, social hierarchies and ultimately the achievement of more just and equitable cities. Chapters Six and Seven analysed components of this potential pathway that had been defined in the conceptual framework in Chapter One. Chapter Six provided details on housing conditions of Ahmed and explored the first component of this framework, i.e. gendered housing needs and priorities. These were found to be directly or indirectly affected by various factors categorised as the ‘driving forces’. The exploration found similarities in men’s and women’s prioritisation for the very basic utilities, namely, clean water and piped sewerage connections. However, the hierarchical pyramid, shown in Figure 6.16 in Chapter Six, delineated significant gendered differences in residents’ prioritisations beyond these two basic utilities. This analysis emphasised the need for gender-focused housing improvement and poverty reduction interventions. Chapter Seven moved on to analyse the second component of the guiding framework, i.e. the three housing improvement and poverty reduction interventions. Providing contextual background to the three types of programmes implemented in Ahmed Town, it explained specifications of their initial aims, funding basis and processes of implementation and outreach (explained by key informants). Chapter Seven further analysed residents’ involvement in these externally-administered interventions and their involvement in other communal activities. Although residents’ involvement in certain activities reflected their housing needs and priorities, hindrances to their involvement/desire for involvement indicated problematic issues with the externally-administered interventions and the existence of profound social complexities. Furthermore, it highlighted the top-down nature of the three interventions which, as explored in that chapter, did not follow a participatory development approach as the concept is understood in contemporary social science literature. This chapter builds on the background information in Chapters Four and Five and the findings and discussions in Chapters Six and Seven, by further

analysing the three interventions systematically to address the fourth research question and most importantly the central aim of this study. To do so, this chapter evaluates what the gendered outcomes of these programmes have been and if they have also been able to lead towards greater gender equality and empowerment of women. It then aims to explain hindrances and problems that served to limit or prevent the design and implementation of programmes and outcomes from achieving greater gender equality and empowerment of women.

Evaluation of the programmes begins by using a checklist of questions, detailed below, which are applied to each programme to determine whether any gender-related issues/awareness of gender is evident at any stage of their planning or implementation. Hence, the programme planning stage is investigated to find out whether gendered issues were taken into account, while the implementation process is evaluated to analyse the impact that decisions at the planning stage had for each programme. This is followed by an analysis of the outcomes of the programmes in this chapter.

Conceptual and implementational issues in the programme interventions are separated to analyse the complex relationship between expectations, outcomes and locally accrued benefits for men and women. This analysis, as part of understanding the various forms of 'gender disconnects', helps to explain some key issues with the programme interventions, their design and implementation processes. This detailed discussion and exploration informs the systematic review of outcomes.

Findings of this analysis, as well as the exploration of issues and constraints in previous chapters, help to identify forms of disconnects in the next section. This section defines what a 'gender disconnect' is and what forms of disconnects may obstruct the potential pathway (see Chapter One). To do so, evidence from the analysis of the three interventions is used to explain and give examples of some of these 'gender disconnects' that hinder the achievement of transformative gender relations, greater gender equality and more just and equitable cities.

8.2 Gender Evaluation of Programme Interventions

A gender-sensitive evaluation is important for this research as it helps to identify critical issues with the three researched programmes that hinder the envisioned transformative potential of housing improvement and poverty reduction programmes.

This evaluation takes guidance from Caroline Moser's (2005) gender audit methodology and Renu Khosla's (2009) explanation of gender audit tools. These aid in the development of a methodology and framework for assessing the three interventions specifically. As explained by Moser (2005), a gender audit needs first to elucidate specific aims and goals of the interventions that are being audited. This is because the outcome of the evaluation is highly dependent on the aims of the programme and whether it had intended to address gendered issues and concerns in the first place. The three programmes had different aims and objectives (see Chapter Seven). Inevitably this affected the extent to which each intervention incorporated or could have incorporated gendered concerns. Each intervention, whether administered by the NGO or government was evaluated separately. For all the interventions, the evaluation was divided into three stages, i.e. planning, implementation, and results and outcomes. Given the different nature and aims of interventions, the gender evaluation undertaken in this chapter takes two forms. For the two physical improvement interventions (i.e. the piped sewerage and road improvements programmes) the evaluation primarily assesses the extent to which men's and women's concerns were integrated into the planning of the programme and the gendered impact of this on implementation processes. For the skills development programme, which by its very nature was specifically designed for women, the evaluation focuses on how it addressed women's issues and concerns and if it was able to improve women's empowerment and lead to gender equality.

Another important step in conducting a gender audit is identifying the types of measurements possible, even if they are minimal (Moser, 2005). Keeping this in mind, most questions in the initial evaluation of each programme were dichotomous questions with yes or no responses. The answers were informed by the analysis and discussions in preceding chapters. Other questions, especially relating to residents' involvement and the outcomes

of the programmes, required quantifiable assessment. To avoid subjectivity and researcher's unintentional bias, Likert-type scale and rank order questions were not included in the assessment. Some questions have been adapted from Khosla's (2009) gender audit checklist, while others have been added to assess aspects particular to the individual programmes. While this evaluation played an important role in identifying forms of disconnects, other deeper and more complex factors also emerged from the empirical analyses in Chapters Six and Seven and the contextual background in Chapters Four and Five, which were also critical catalysts hindering the transformative potential of the housing improvement and poverty reduction interventions studied.

8.2.1 Planning

Evaluation of the planning stage of the programmes is shown in Table 8.1.

Table 8.3: Gender Evaluation of the Planning Stage

		Piped Sewerage Programme		Roads Improvement Programme		Skills Development Programme
	Administrative Body	NGO	Government	NGO	Government	NGO
1	Was gender disaggregated baseline data collected/examined to assess gender issues?	No	No	No	No	No
2	Was gender-disaggregated data on men's and women's specific needs for housing improvement and poverty reduction interventions collected/ examined?	No	No	No	No	No
3	Have men's and women's specific needs for housing improvement and poverty reduction interventions been considered in the plans?	No	No	No	No	Yes

Although data required for mapping the settlement and making the technical drawings were collected by the NGO workers (and the government) following a series of field visits, it is evident from Table 8.1 that gendered concerns and priorities were not kept into account during the planning stage. Furthermore, the interventions followed predefined steps and

procedures and the collected data was mainly used for the technical design details. Reasons for this occurrence are profoundly rooted in key informants' viewpoint of local residents' needs and priorities that are explored later in this chapter.

For urban planners and programme managers (especially government officials), housing improvement programmes and a focus on gendered issues were perceived as two separate concepts. Housing needs were often assumed to be limited to physical infrastructure requirements, which were all presumed to be equally needed by men and women living in a low-income settlement. Use of surveys and baseline data was considered unnecessary as local needs were thought to be easily identified through preliminary field visits to the settlement. Some key informants also explained how they did not require a study of each settlement due to their years of experience in the field.

'I have spent almost half of my life in this department. We know what people want in poor settlements. We make one visit to the settlement and we are set. We know that if there's no electricity or water, that's what they want' (Government Official, Lahore Development Authority, Lahore, 15 January 2014).

'When we started working in the 1980s, I remember Akhtar sahib and us, we used to spend hours in the settlements, getting people together asking them what their needs were, how they thought they could possibly address these issues. It was a long time ago. Now, after so many years and God knows how many sites we have visited, I can say we have a fair idea of people's types of needs' (Urban Planner/ Architect, Orangi Pilot Project, Karachi, 11 December 2013).

Despite such viewpoints regarding physical improvements, urban planners did acknowledge the need for a more holistic approach to improve residents' overall living conditions in recognised informal settlements.

'When we initially started off, we limited ourselves to the low-cost sanitation model to see how it goes. What the response is. But if we really want to see a positive change in the settlement, then we need to make efforts to uplift the community physically, economically and even socially' (Urban Planner/ Architect, Orangi Pilot Project, Karachi, 11 December 2013).

While urban planners maintained their viewpoint that a gender-focused approach was not necessarily required for the planning and implementation of physical infrastructure provisions, programmes that were hoped to socio-economically uplift the community were considered important supplementary extensions. Amongst important socio-economic

issues, gendered inequalities were considered to be critical issues affecting urban livelihoods. This did allow for a more gender-sensitive overall approach, which included issues of women's healthcare, education and income-generation, alongside other physical improvements.

However, for gender specialists, the main issues of concern related to the lack of employment opportunities for women, exploitation in the workplace, domestic violence and the high level of existing female disempowerment. Women were not perceived to suffer more from the dilapidated living conditions in these settlements than their male counterparts but were generally felt to suffer more from social and economic injustices.

'Yes, of course, living conditions are critical for women's health and wellbeing, but I don't think it's just that. I mean if I go to a *katchi abadi*, what I think is affecting women's health the most is domestic violence... or women's lack of income generation... and it all relates to money. If women have money, they are not dependant on men in the same way and do not suffer in the same way that women who don't do' (Gender Specialist, Aurat Foundation, Islamabad, 17 January 2014).

These respondents were far more concerned about women's subjection to violence within the house than the threat of violence and sexual harassment in poorly-lit lanes of low-income settlements, even though the latter was signified as a grave concern in low-income settlements by Burra et al. (2003), Amnesty International (2011) and Garcia-Moreno and Chawla (2011). Although many gender specialists were taking part in projects that focus on gender-disaggregated data collection, their work related primarily to wage differentials, occupation preferences and domestic and sexual violence. In the context of *katchi abadi* programmes, they strongly agreed with the need for skills development programmes and supported its associated link to female empowerment.

Such key informants' viewpoints cumulatively lead to the determination of housing improvement and poverty reduction interventions. Key informants often have the right intentions and their viewpoints are not illogical or meritless. For example, their assumption regarding residents' demand for piped sewerage connections was supported by evidence from this research as it was a highly prioritised concern for both men and women who did not have piped sewerage in their lanes. Similarly, many women who had not attended the

stitching classes before, said they would consider sending their daughters or enrolling themselves if such an initiative was organised again. However, key informants' assumptions were often far too sweeping and at times their unwavering and resolute opinions dismissed the possibility that there were contesting local needs and priorities. There was also little critical awareness of local livelihoods with a problematic tendency to stick to what has been tried and tested. Furthermore, there was little or no inclination to monitor the perceptions of those affected or to find better ways of improving residents' socio-economic and physical living conditions. Such institutional viewpoints and opinions have also played a key role in hindering potential transformations. These have also been discussed later in the exploration of 'gender disconnects'.

8.2.2 Implementation

Evaluation of the implementation stage of the programmes is shown in Table 8.2.

Table 8.4: Gender Evaluation of the Implementation Stage

		Piped Sewerage Programme		Roads Improvement Programme		Skills Development Programme
		NGO	Government	NGO	Government	NGO
1	Did local men take part in lobbying and advocating efforts?	No	Yes	No	Yes	No
2	Did local women take part in lobbying and advocating efforts?	No	Yes	No	Yes	No
3	Did local men take part in consultations/ planning meetings?	Yes	No	No	No	No
4	Did local women take part in consultations/ planning meetings?	No	No	No	No	No
5	Did local men take part in the implementation phase of the programme?	Yes (as lane managers)	Yes	N/A	No	No
6	If yes, what percentage of the sample population were involved?	60%		N/A	N/A	N/A

7	Did local women take part in the implementation phase of the programme?	Yes (only as helpers)	No	N/A	No	Yes (only as students or paid teachers)
8	If yes, what percentage of the sample population were involved?	15%	N/A	N/A	N/A	60%
9	Were barriers to local women's participation addressed?	No	No	No	No	No
10	Was a space created for local women to contribute towards the programmes?	No	No	No	No	Yes
11	Were local women specifically invited to take part in the programme implementation?	No	No	No	No	Yes
12	Were exceptions/ allowances made in the financial contributions required from women/ female-headed households?	No ¹⁴	No	No	N/A	Yes

This table shows that despite some women's involvement in lobbying and advocacy efforts for piped sewerage and road improvements, they were not involved in the consultation and planning processes. While women did not take part in the implementation of either of the government-administered interventions, some women were involved in the NGO-administered piped sewerage programme. However, their role was limited to being helpers for their male household members. Furthermore, with the exception of the skills development programme, no specific efforts were made to involve women in the implementation of the programmes. Even in the skills development programme, local women were only invited to take part in the programme as students, without being involved in any process of decision-making.

¹⁴ Although there were no female-headed households in the sample of respondents, no such rules of allowances or exceptions were mentioned by the NGO officials or other respondents.

Although all key informants said they considered residents' 'involvement' to be important for the successful implementation of the programme, their understanding of what involvement might constitute was mostly limited to attending classes, making monetary and labour force contributions or becoming volunteer lane managers. As stated before, none of the analysed programmes followed a participatory development approach defined in the classical sense of the term in social science literature. In fact, it was often just a cost reduction mechanism that followed a pre-defined programme agenda. Once again reasons for this occurrence are grounded in key informants' viewpoints, some of whom even warned against the difficulties of overdependence on the community.

'In my experience, there have been several times when we depended on the community to perform and take a task forward but they just left it in middle, ending the programme. Once, we tried out a solid waste management plan... everyone agreed to work with us, but then when the time came to collect trash, they had countless excuses. Soon everyone had excuses and there went our efforts' (Urban Specialist, Private Consultant, Karachi, 13 December 2013).

'Community participation can be tricky. Following it is hard. You may try and I'm not saying it's not possible, but in most cases, I haven't seen fruitful results...' (Urban Specialist, Forman Christian College, Lahore, 18 February 2014).

'After I don't know how many, more than thirty-five years of working in *katchi abadis*, being in the field not in an air-conditioned office, I would say, it is a romantic concept. It is effective until you are there, in the field, administering the process. But as soon as you think it's time to pack up, these people can manage on their own, it all fades away. The fervour fades away, no one cares anymore. That's it!' (Urban Planner/ Specialist, *Khuda ki Basti*, Karachi, 12 December 2013).

Over-romanticising 'the local' and downplaying issues of local social complexities have been warned about in Mohan and Stokke's (2000) critique of participatory development approaches. However, the above-cited quotations reiterate the earlier critique made in Chapter Seven, suggesting that the key informants had misconstrued what participation in development really means. It is not a substitute for development expenditure and administrative support, elements of which must usually still be provided by the state or NGO.

Furthermore, forms of community involvement required for physical improvements were mostly gender-blind, as no specific quota requirement for men and women was

mentioned, nor was there any mention of specific measures taken to ensure women's participation. There was also no evidence of an understanding that gendered participation might be important. In fact, one urban planner explained how diversion from the main aim of basic utility provision might undermine a programme's success. This viewpoint was also common amongst other urban analysts in the region.

'Yes, we aim to uplift communities physically and socially, but then at what cost? I'm apprehensive (of following a gender-focused approach) because we've tried for it and almost lost everything we were working towards. Back in the 1980s when Akhtar sahib introduced women's skills development programme, there was an upheaval. People were furious at us for asking their women to come out for work. I mean it put a halt to the entire sanitation programme...' (Urban Planner/ Architect, Orangi Pilot Project, Karachi, 14 December 2013).

'Have you been told about what happened when Akhtar sahib introduced the skills development programme in Orangi Town for the first time?... such responses make us hesitant because at the end of the day we want to at least bring some good to the settlement, and if we just make the people angry and annoyed then we won't achieve even the little that we otherwise could' (Urban Analyst, Urban Resource centre, Karachi, 13 December 2013).

On the other hand, key informants also explained how some women, in other settlements, volunteered as lane managers and helped the administrative body in collecting funds.

'It didn't happen in Ahmed Town but many times women volunteer to become lane managers. They help us collect funds, get people together for meetings. They are very active... it is automatic, it's not like we have a special quota. It's a volunteer position you see, so we can't really force people, whoever wants to join will join' (Programme Manager, Muawin, Lahore, 20 February 2014).

'Yes, women have joined us lots of time in our low-cost sanitation programme. At times women take up the role of volunteer lane organisers. They are so helpful...' (Programme Manager, Orangi Pilot Project, Karachi, 13 December 2013).

Despite their evident pride in such forms of women's involvement, their viewpoints regarding following a gender-blind approach to infrastructural improvements in low-income housing settlements remained unchanged. They did, however, mention initiatives such as the skills development intervention to be specifically focused on addressing gender inequality and socially and economically uplifting the community.

8.2.3 Results and Outcomes

Gender evaluation of the planning and implementation stages pointed towards key problematic issues with the explored programmes which, apart from the skills development programme, did not follow a gender-sensitive approach. This has significant implications for local residents' and key informants' perceptions regarding the results and outcomes of the programmes. This section discusses the outcomes of each programme, followed by a tabular summary and discussion of the gender evaluation of outcomes.

For this purpose, gender-aggregated and -disaggregated responses of local residents were divided into four categories namely: satisfied, neutral, not satisfied and not applicable. The first three categories are definitively based on the residents' general responses and critique of the programme. The fourth category was created to include all respondents who showed a degree of disassociation to that specific programme, meaning they either did not know about it or they remained unaffected irrespective of its implementation. Residents' involvement and the implications that it had on their perceptions of outcomes were also analysed. Furthermore, the perceptions and opinions of the 'key informants', who play a significant role in determining the foundational core of the programmes, were analysed.

Before proceeding to the exploration of outcomes, it is important to note that some areas of the settlement had been left out of the programmes due to issues of access, limited funding and in some cases financial viability. As mentioned in Chapter Six, this meant that the provision of utilities provided by the programmes varied across the settlement. This added another layer to the exploration of outcomes and residents' differing perspectives regarding the programmes and administrative authorities. This geographical variance in interventional provision was not a gendered phenomenon, as residents were not discriminated against on the basis of their gender. As a result, male and female residents' responses were often most concerned with how some parts of the settlement, and their residents who had benefited from the interventions, had been specifically chosen. The decisions behind the choosing of these areas was strongly influenced by economic and political factors that have been elaborated in Chapter Seven. The nature of the residents' responses means the analysis below (especially for piped sewerage and road improvements

programmes) focuses largely on these issues of programme delivery as opposed to the gendered nature of outcomes. The impact of these interventions on women's empowerment and gender equality are subsequently analysed in Section 8.2.3.4.

8.2.3.1 Piped Sewerage Programme

In case of the piped-sewerage programme, it was not surprising to find that 82% of all respondents who were satisfied with the programme were from lanes where piped-sewerage had been installed. Similarly, all respondents from lanes that had been left out by both the government and NGO were extremely dissatisfied and complained of the unfairness of the programmes and administrative authorities. For example, some respondents stated:

'The government helped everyone but us. No one cares about us. They only help people (referring to residents of other lanes) who have contacts with big people. They get gas, drains, electricity everything. But no one even comes to our lanes. I clean these filthy drains with a broom myself. Don't ask us how we survive here' (55-60-year-old, female, part-time embroiderer, 21 May 2014)

'All these NGOs, government officers, they are all the same... No one comes to our side.' (35-40-year-old, female, part-time embroiderer, 18 May 2014).

The dissatisfied respondents said their continuing struggle for this basic utility ranged from sending multiple letters and applications to various tiers of government offices to doing sit-in protests in front of the government and locally elected politician's offices.

'we have tried everything we could to get sewers. We wrote letters, went to government offices, we even sat at the local councillor's office for hours but nothing seems to help. The government first helped some people of our settlement, but now officers are not even bothered to listen to what we say. How do we leave our work and keep fighting when we know we will get nothing?' (50-year-old, male, metal factory worker, 14 April 2014).

Although residents without piped-sewerage connections were extremely disappointed, others did not express any dissatisfaction related to the quality of the programme. None of the respondents complained of blockages or pipe breakages even after almost two years of installation. A field worker explained this to be an outcome of their NGO's expertise.

‘We tried to minimise costs but we didn’t compromise on the technical design. Even after so long, the system is working perfectly. Apart from minor cleaning done once in a while, residents have not had to make any repairs. We have just been asked to help in..., everything is breaking down over there. The pipes were too small and low quality. They tried to cut corners now they are asking us to help...’ (Field Worker, Muawin, Lahore, 10 March 2014).

There were also no significant gendered differences in the responses, and residents’ viewpoints were primarily based on whether they were recipients of the programme or not, irrespective of their gender. Furthermore, a high percentage of men and women were satisfied irrespective of their individual contribution to the programme. Even though only 15% of the women had taken part in the programme (in the advocacy campaigns and processes of fund collection), 77.5% of all women were satisfied with the programme. Although all households with a sewerage connection made a mandatory monetary contribution, 60% of men had actively taken part in the advocacy and implementation of the programme. It is important to note that these types of findings, which quantify outcomes of the programme in terms of explicit benefits such as the number of open drains sealed, pipelines laid out and residents’ overall opinion, have led several urban planners and government officials to question the need for a gender focus in the current structuring of the programme. This is further discussed in the next section.

Despite locals’ limited involvement in the programme planning process and provision limited only to a few accessible lanes, this programme, according to the programme managers and coordinators of the NGO-led initiative, was considered a successful replication of the OPP component sharing model. However, it is important to note that there are significant differences in the planning, implementation and results of this programme and the one originally implemented in Orangi Town. In the case of the OPP, piped sewerage connections were installed in all lanes, although it was an incremental process that took some time due to the large area and number of lanes in the settlement. More importantly, it followed a participatory development approach, in which residents were meticulously involved and consulted in all decision-making. As explained by one of its pioneers:

‘When we started working in the 1980s, I remember Akhtar sahib and us, we used to spend hours in the settlements, getting people together asking them what their needs were, how they thought they could possibly address these issues...’ (Urban Planner/Architect, Orangi Pilot Project, Karachi, 11 December 2013).

However, in the case of Ahmed Town, the participatory element was lost in the attempt to replicate a successful model. This is primarily due to the process of replication itself, which comes with a predefined agenda and plan that has been successful elsewhere. Although such replications may lead to positive quantifiable results, they may not have the same impact that the original programme did. In the case of Orangi Town, the residents got the opportunity to become part of the critical thinking and decision-making process. It enabled knowledge transfer and the realisation of their own potential. However, this was not the case in Ahmed Town. Even where residents did help the NGO, they were not included in a way that would build their confidence and lead to self-realisation. Furthermore, in Ahmed Town, the NGO had to limit its sanitation programme to only a few lanes of the settlement. This decision was grounded primarily in economic reasons. Although some residents complained of the partiality and unfairness of the lane selection process, the financial constraints meant the programme could only be implemented in areas where it was the cheapest to do. However, this reasoning is only applicable in case of the NGO-led initiative, as the provision of government-led initiatives (piped sewerage and road improvements) was highly dependent on the lobbying efforts of residents, their social connections and hierarchical status in the community.

Irrespective of these viewpoints, the programme managers took pride in being able to create awareness amongst the locals and bring them together into a socially cohesive group. They felt that their programme served as a ‘model’ and encouraged residents of other remaining lanes to also urge local government officials to implement a similar programme in their lanes. The efforts of the NGO served as a breakthrough point for Ahmed Town, which despite being officially recognised as a *katchi abadi* in the 1990s, was not provided with any basic utilities until 2011 (except for a few extended water connections close to the planned city area).

Such low-cost sanitation programmes, according to various programme managers, NGOs and government officials, were also largely successful in other *katchi abadis* of Pakistan. However, the coverage of those programmes and their socio-economic impact on the community were not mentioned. This viewpoint was primarily based on the fact that the use of a component sharing model was a cost-effective strategy, that did lead to some degree of physical infrastructural improvements irrespective of its scale of coverage or social impact. This was also considered to be an effective strategy for the government, as financial constraints for upgrading of *katchi abadis* have become even more significant in recent years. This is because leniency in tenure regularisation policies, such as extension of the cut-off dates and removal of strict housing unit restrictions, has meant that a lot more settlements are eligible and lobbying for improvements. Therefore, such a low-cost strategy is considered to be a plausible if not complete solution. In fact, it is driven by a common underlying belief amongst the key informants that 'something is better than nothing'.

8.2.3.2 Road Improvements Programme

In case of road improvements, people's views on programme delivery were very clearly divided between satisfied and dissatisfied residents. Approximately 91% of the respondents did not benefit from the road improvements made in the settlement. All respondents who were either living in houses on the constructed road or in areas around it were satisfied with the administrative authorities, while all the others expressed varying levels of dissatisfaction, as shown by the responses cited in Section 7.2.1.2. These respondents expressed strong feelings of betrayal by the government as they complained of the unfairness of the system and the distribution of aid programmes based on the power structure and alliances with the local MPA.

Furthermore, there was an inverse relationship between residents' satisfaction with the programme and their involvement in lobbying and advocacy efforts. Despite a higher percentage of respondents taking part in the advocacy campaigns, there were very few satisfied residents. In fact, although 60% of men had been actively involved in the advocacy campaigns and visits to the government offices, only 9% were satisfied with the outcome.

Some respondents, realising their lower social standing in the informally recognised hierarchical social structure, had even given up hope for any aid from the government. The latter were specifically respondents who had also been left out of the piped sewerage programme. These residents were located furthest inside the settlement, hence were at the greatest disadvantage as they were far away from all amenities, utilities and main roads.

This was not a gendered phenomenon as an equal number of men and women held this viewpoint. Feelings of discontent and anger were the norm in households that had not been beneficiaries of the programme and only 3.6% of these respondents expressed a neutral point of view despite not having a paved or metalled road in front of their house. Although it is a small percentage in comparison to a large number of discontented respondents, it represents a group of residents who were once again in hope of a road improvement programme that had just been promised to them by their local elected councillor. This shows how respondents' viewpoints on road improvements were influenced not by gender but by local politics.

Thus, most residents viewed this programme and all their lobbying efforts as a complete disappointment. Some of the key personnel explained how the problematic outcome of this programme was largely associated to the issue of the real as opposed to the publicly announced objective.

'It wasn't a proper programme, it was just an election campaign. You know how these political parties make promises. Poor people start waiting in anticipation, but we all know nothing will happen beyond that one step' (Government Official, Directorate Punjab Katchi Abadi, Lahore, 4 February 2014).

'Their (political Parties') aim was not to build roads for the entire settlement but they just gave what we call a flavour of what they can do. They got the votes, that's it, that's what they wanted' (Programme Manager, Muawin, Lahore, 20 February 2014).

Hence, although this programme was promoted as a large-scale road construction project with a publicly announced aim to bring major road improvements to the *katchi abadi*, it was primarily an election campaigning tool with some 'model' road improvements. The real aim of the political party was very different from what they had told/ promised the residents of the settlement. This is a commonly occurring example of 'clientelism', which as

Satterthwaite and Mitlin (2013 p.192) explain is embedded in bargaining politics that trade votes for the partial or low-quality provision of explicit physical improvements. While these forms of bargaining do sometimes benefit the local community in some ways, there are strong vertical relations of dependency between the political elite and urban poor. Such partial or low-quality provisions that break down or deteriorate quickly, ensure that the urban poor are repeatedly in need of help and support of the political elite. This support is conditional on their allegiance to the political party.

8.2.3.3 Women's Skill Development Programmes

This was the one programme which was specifically addressed, at least in theory, to the needs of women in the *katchi abadi*. It was also different from the piped sewerage and roads improvement programme in terms of its scale of coverage. While the provision of the two infrastructural improvement programmes was limited to certain lanes and a specific number of housing units, there were no such limitations of coverage in case of the skills development programme. All women of the settlement, irrespective of their age, were welcomed to attend these sessions. From the sample population surveyed for this study, approximately 60% of women took part in this programme. Yet it also proved to be very problematic. Although, in this case, women's views were very different from those expressed by programme coordinators, other key informants and local male respondents. Figure 8.1 shows local men's and women's perceptions of this programme.

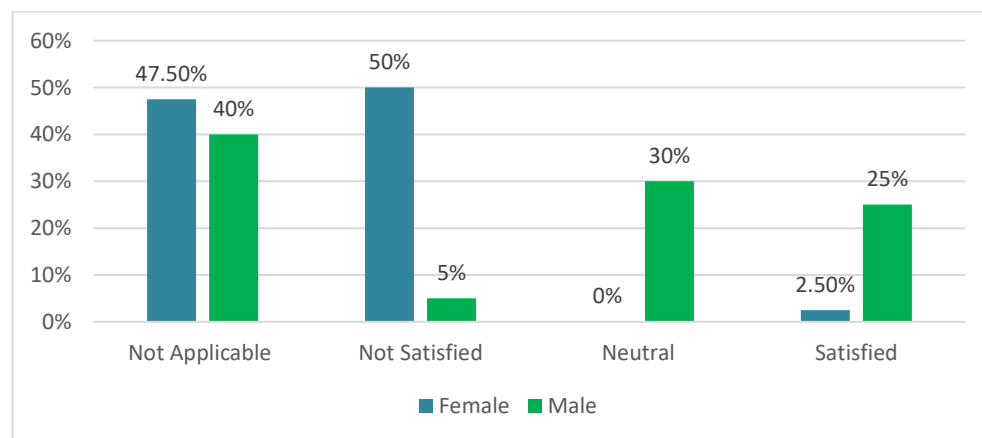


Figure 8.1: Response to women's skill development programme

As can be seen, despite the programme's apparent focus on gendered concerns, only a very small percentage of women were satisfied with the programme. Others either expressed their complete dissatisfaction. Those in the non-applicable category were unaffected by it or said they did not know anything about it. Women mentioned several issues with this programme, illustrated by the quotes below:

'It was useless and a waste of time. They had 3-4 machines and we all had to wait for our turn. Sometimes the teachers won't come, sometimes there was no light. It was just a chit chat session for most women. Useless! I'd rather cook two dishes at home in the meantime' (35-year-old, female, part-time embroiderer, 15 April 2014).

'First, a lot of women used to go, old, young everyone. But then after some time, no one was bothered to go. Sometimes they would cancel a class because very few women showed up. In any case, they never taught us anything new. We knew all these techniques already' (22-year-old, female, home carer, 11 March 2014).

'No, I didn't send my daughters. They know stitching and embroidery already. And if they even need help, I can teach them. What's so new about this anyway. We teach each other's daughters all the time. Sometimes my neighbour's children come to my house to learn something, sometimes I send mine. We don't need a school for this. And not that they had some outsider instructors to teach us anything new. We see these women every day in our settlement' (40-year-old, female, tailor/ Islamic teacher, 22 April 2014).

In fact, 87% of the women who joined the skills development programme were not satisfied with the outcome. Indeed, their involvement in the programme (in its very limited contextual meaning) only worsened their viewpoint on the programme. Some women, who had not joined this programme, still considered the proposition of sending their daughters next time such a programme was implemented, although they did mention alternatives such as just teaching their daughters themselves or sending them to learn from an aunt or grandmother, who lived nearby.

A fundamental problem was that none of the women interviewed in this research study were generating income as a result of the stitching and embroidery training received through the skills development programme. There was also no evidence of a change in women's decision-making role, increased empowerment or a change in gendered relations. Although women involved in income-generating activities were found to be more able to

make expenditure decisions, such as taking part in ROSCAs, there was no evidence that the skills development programme had enhanced this in any way.

On the other hand, men were much more satisfied with the programme despite their complete non-involvement. In fact, 25% agreed with this approach and the concept of this programme.

‘It was a very good project by Muawin. They worked very hard. I told all my family’s girls to go to the school. What will they do at home anyway? They should go learn something. Later even if they don’t earn they can make things for their dowry. That is also a big help for us’ (45-50-year-old, male, fish seller/ trader, 28 February 2014).

Moreover, men who had a neutral viewpoint were also in favour of it continuing in the future. The only ones who thought women ‘wasted time in this programme that could have been spent being productive at home’ were passing on their wives’ feedback. For example, a male respondent stated:

‘I was thinking about sending my daughters to the centre, but then my wife told me all these women just sit and gossip over there. Don’t learn anything productive. So, I said ok, if this is the case they can talk at home and also help their mother while doing so’ (52-year-old, male, metal factory worker, 7 May 2014).

Other men completely disassociated themselves from the programme, stating it to be a female affair that did not affect their household income or life in general.

‘These were women’s projects, they would know more about it. Whether it helped them or not... they are better judges’ (45-50-year-old, male, metal factory worker, 21 May 2014).

‘I don’t indulge in women’s matters. They do what they want in the daytime. As long as I have food to eat at the end of the day, I’m happy’ (35-40-year-old, male, metal factory worker, 12 May 2014).

The programme was also considered to be a successful intervention by its programme managers and coordinators.

‘It was a great success! There used to be so many women coming to the classes. They were eager to learn these skills. You know our aim is to make the people of this settlement self-reliant and such programmes enable that’ (Programme Manager, Muawin, Lahore, 20 February 2014).

Although some fieldworkers were aware of local women's opinions, the fault was assumed to be an implementational rather than a conceptual issue. For example, it was assumed that recruiting teachers with better technical skills or having a stricter attendance policy could have been more beneficial. In fact, according to NGO workers, some of the main issues with this programme were that women did not regularly attend the classes and were not enthusiastic about learning. Both these issues were believed to be due to the voluntary nature of the programme and easily resolvable with closer inspection of teaching quality. This reiterates Parpart's (2014) argument about institutional cultures are often so optimistic and solution-oriented that they tend to blame programme failures on poor implementation (Parpart, 2014). However, this thesis argues that the failure of this intervention to bring a positive change in women's lives was due to a profound conceptual issue that could not be solved with some quick fixes. This issue is explained in detail in the next section.

Similar viewpoints, evident from some responses cited in Section 7.2 of Chapter Seven, were common amongst other key informants, such as gender specialists, programme managers and urban planners and specialists, who supported such programme interventions. They collectively thought this was an effective solution to the problems faced by many women in search of work, as well as a means of empowerment.

8.2.3.4 Evaluation Summary

The analysis above shows that due to the limited coverage of the two infrastructural provision programmes, financial, political and sometimes technical reasons were the most evident factors affecting local residents' viewpoints. Residents' concerns, irrespective of their gender, related more to issues of programme delivery as opposed to other conceptual shortcomings. However, despite this issue, there is also significant evidence showing conceptual failures and hindrances to the achievement of transformative improvements in women's empowerment and gender equality. Evaluation of the gendered impact of the three programmes, shown in Table 8.3, highlights some of these important conceptual issues.

Table 8.5: Gender Evaluation of the Outcomes and Results of the Programme

		Piped Sewerage Programme		Roads Improvement Programme		Skills Development Programme
	Administrative Body	NGO	Government	NGO	Government	NGO
1	Were local (beneficiary)men's and women's practical gendered needs met	Yes	Yes	No	No	No
2	Were local (beneficiary) men and women equally satisfied with the intervention?	Yes	Yes	N/A	No	No
3	Was there evidence suggesting that local (beneficiary) men and women benefitted from the intervention equally?	Yes	Yes	N/A	Yes	N/A
4	Did the intervention lead to a positive change in local women's intrahousehold decision-making?	No	No	N/A	No	No
5	Did the intervention lead to more equal gender relations?	No	No	N/A	No	No
6	Did the intervention lead to women's empowerment in the settlement?	No	No	N/A	No	No
7	Did the intervention contribute towards increasing gender equality in the settlement?	No	No	N/A	No	No

In both NGO- and government-administered piped sewerage programmes, all interviewed beneficiaries expressed their satisfaction with the intervention, with no differences in gender-disaggregated data. This relates directly to the fact that male and female respondents' practical gendered needs were met by the provision of this programme. This is also because, as shown in Chapter Six, men and women had the same priorities in case of basic needs affecting health, and they prioritised water and piped sewerage connections equivalently. Although numerical figures showed a high percentage

of satisfied respondents, there was no evidence indicating attempts to address gender inequalities through the implementation of this programme. Hence, there were obviously no transformative changes in gendered relations or hierarchies. This outcome is directly associated with the aims of the programme, which subsequently affected the implementation processes adopted by the NGO and the government. On the other hand, evidence from the SDI approach discussed in Chapter Two, shows that transformations leading to women's empowerment and greater gender equality are possible if specific efforts are made to follow a gender-sensitive and inclusive approach even in case of in-situ improvements. Hence, the more problematic issue in this case, and other physical improvement programmes implemented in *katchi abadis*, is the lack of a gender-focused approach. This is also further discussed in the next section.

In case of the roads improvement programme, outcomes are evaluated in two separate categories. The NGO-led roads initiative did not go beyond the planning phase and so cannot be evaluated for its gendered impact or outcomes for the community members. As mentioned in Chapter Seven, the NGO had planned to provide technical help and administration for the programme and local residents were expected to bear the financial costs and provide voluntary labour support. The NGO had presumed residents' willingness to contribute almost the same amount of money towards road improvements as they had towards piped sewerage connections. However, this was not the case. Residents, irrespective of their gender, were unwilling/ unable to make this monetary contribution as road improvements did not hold the same urgency and gravity as their need for piped sewerage. Although road constructions were also stated to be an important housing-related need, especially by men (in this research study), the residents still viewed it as a public good that can be delayed in the hope of government aid in the future.

Although the NGO-led initiative did not get implemented due to the NGO's misconstrued understanding of poor urban livelihoods and their housing-related needs and prioritisations, the initial plans did not incorporate a focus on gender, or the aim to address gendered inequalities through the implementation of an in-situ physical improvement programme. This was also true for the government-led roads initiative. It is important to

note that although the beneficiaries of road improvements were not discriminated against on the basis of their gender, the community mobilisers, who advocated for road improvements and established close ties with the local politicians, were always men. This, as explored in Chapter Seven, was due to the social norms of the community perpetuated and reinforced by social hierarchies that create barriers for women and lead to a possible negative effect for female-headed households. There was, once again, no focus on following a gender mainstreamed approach. This relates back to the issue of gender-blind physical improvement programmes, which may in some cases address practical gendered needs (for example, in case of piped sewerage connections), but do not have a gender component built into policies and programmes to enable transformative changes in gendered relations.

Although the skills development programme was a specific activity aimed to improve women's empowerment, there were some profound conceptual issues that hindered the achievement of a transformational change. The programme, in accordance with the Women in Development (WID) approach, had aimed to improve women's income-generating skills and subsequently hoped to lead towards female empowerment. However, it did not account for the fact that 80% of the women were already generating income through part-time or full-time work. Moreover, these women were already doing the same work that they were hoped to earn income from after attending the skills development school. In this case, even though it was recognised that women have particular needs, the focus remained on income generation, which was not a significant issue of concern amongst women in Ahmed Town given that so many were already earning. Hence, even when there is a directed effort to address gendered issues, poorly planned and implemented programmes can have an equally bad, or even worse social impact, than the otherwise gender-blind interventions. This highlights the danger of not collecting or assessing gender-disaggregated data during the planning of the programme. It further emphasises the critical need for gender-sensitivity at the planning stage, as gender-focused programmes are not a viable solution if they remain disconnected from urban realities.

Such programmes, as argued by Parpart (2002), often group women of the Global South in a presumptuous category that subsequently defines policies and programmes. Even more

problematically, these sorts of programmes may be added to a housing improvement and poverty reduction framework design merely to check tick boxes for a gender-inclusive approach. Since international development organisations such as the World Bank and UN, following the recognition of the Beijing Conference in 1995, endorse gender sensitivity and inclusivity in all programmes and policies, these organisations are inclined to direct funding towards programmes that appear to fulfil the gender-inclusive criterion. This leads to the frequent incorporation of such women-only, social and economic aid programmes in the larger mix of gender-blind programmes. It is important to note that although the physical improvement programmes remain gender-blind, the overall approach to improving living conditions in *katchi abadis* in Pakistan include housing improvement programmes alongside poverty reduction programmes, that are considered to incorporate a focus on gender. This is so, even if the ‘women’s programme’ is poorly thought out or tokenistic in nature. As explained by a gender specialist:

‘Gender, if you ask me, is a donor-driven agenda. It is pushed more by funding organisations. NGOs and other organisations will usually just slide in an economic aid project for women or something like that just to get the funding. I mean we are often so overconsumed with trying to include a gender-focused aspect that the actual issues of importance, gendered issues, are just ignored’ (Gender Specialist, World Bank, Islamabad, 24 February 2013).

Hence, such programmes do not reap the intended aims and only lead to a wastage of scarce resources. Furthermore, while the gender specialists interviewed in this study did realise the need to address more pertinent issues in the context of urban poverty, their focus, as revealed in conversations about their work, was often inclined towards project-oriented approaches.

8.3 Identifying Forms of Gender Disconnects

Section 8.2.1 and 8.2.2 identified some critical issues in the planning and implementation phases of programme interventions, which subsequently led to the results and outcomes discussed in Section 8.2.3. This section identifies ‘gender disconnects’ within the potential pathway shown in Figure 1.1 in Chapter One. A ‘gender disconnect’ is defined as a problematic issue that hinders the potential of achieving more equal gendered relations

and just cities through the implementation of housing improvement and poverty reduction interventions in Pakistan. Although these disconnects cannot be quantified, they have been identified and reasons for their existence have been explored. Some important yet common forms of disconnects, in the context of Pakistan, have emerged from the findings of this research study. Figure 8.2 highlights where some of these possible ‘gender disconnects’ occur.

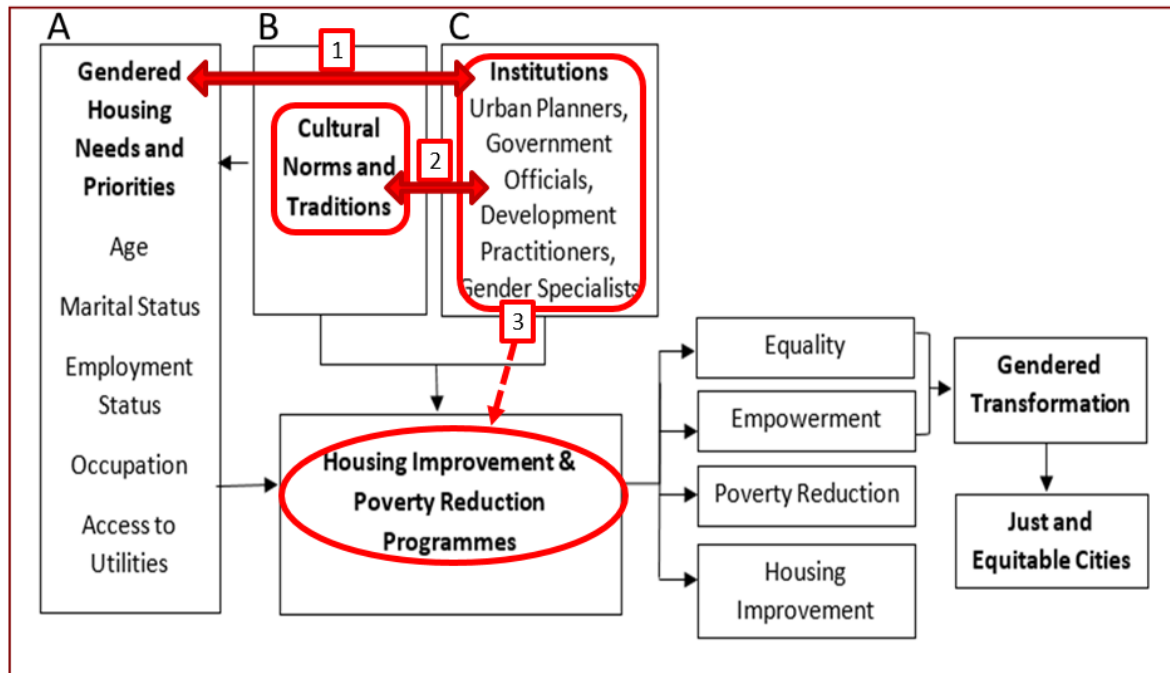


Figure 8.2: Identification of where ‘gender disconnects’ occur

Some of these disconnects explained below, have a reinforcing and at times overlapping impact, cumulatively leading to a suboptimal, ineffective or even regressive outcome.

1. A common form of disconnect arises when institutions (comprising of government officials, urban planners and specialists, development practitioners and gender specialists) do not account for gendered housing needs and priorities when planning housing improvement and poverty reduction interventions. This may result in the unsuccessful implementation of the programme and a wastage of scarce resources. Or

even when the programme succeeds in narrow terms of delivering infrastructure, it may not lead to any progress in women's empowerment or gender equality.

- a. This could happen if there is unawareness at the institutional level. It demonstrates decision-makers' lack of knowledge, which is perpetuated by the lack of gender-disaggregated data collected/ assessed during the planning stage. For example, the NGO-led road improvement programme, as mentioned earlier, failed because of local resident's unwillingness and inability to pay for the programme cost (which was almost the same as the amount they had paid for piped sewerage connections). However, a deeper investigation showed that it was primarily due to decision-makers' misconstrued understanding of local residents' hierarchical prioritisation of housing-related needs. As shown in the hierarchical pyramid of housing-related priorities in Figure 6.16 of Chapter Six, road improvements were a much more important concern for local men than women, but even the former did not prioritise it equally to the need for piped sewerage connections. However, the NGO, having misunderstood residents' priorities, planned road improvement interventions based on a component sharing model similar to the one implemented for piped sewerage, leading to an early end to the programme. Misunderstandings such as these can lead to an uninterested group of locals, who are unwilling to become a part of the programme. Although residents were interested in road improvements, it was not at the costs demanded by the NGO-led initiative which equated two very differently prioritised housing-related needs.
- b. It is also possible that despite institutional awareness of gendered priorities, decisions without a focus on gendered concerns, are still made intentionally. For example, a government official explained his department was mostly preoccupied with the provision of basic utilities such as piped sewerage and clean water connections.

'yes, of course, we know there are many issues that need to be fixed, gender issues and others. But we can only do so much. First, we can at least try to get water connections and sewerage systems, then we can think about other things. We are

so overworked...’ (Government Official, Lahore Development Authority, Lahore, 15 January 2014).

This is partly understandable, given financial limitations and an increased number of applications for in-situ improvements from newly recognised and eligible *katchi abadis* settlements after the relaxations in tenure regularisation policies since 2011. Thus, government officials explained how they had to limit their efforts to the provision of the two basic utilities. However, their separation of basic infrastructure interventions from interventions that address ‘gender issues’ is far more problematic. They do not only consider a gender-inclusive approach to physical infrastructural improvements unnecessary, but gendered issues and concerns are also considered to be a separate policy area, requiring a separate programme. While this issue is also discussed further below, it highlights one of the main reasons why in-situ improvement interventions are unable to lead towards any positive changes in women’s empowerment and gender equality in Pakistan.

2. While the first form of disconnect can occur because institutions did not account for gendered housing needs and priorities, another disconnect arises when institutions do not account for local realities, which also include local social and cultural norms. There are several examples of this issue hindering the envisioned transformative pathway. For example, OPP’s women’s skills development initiative, in the 1980s, failed (initially) because it was against the social norms of the community at that time. Similarly, the skills development programme implemented in Ahmed Town did not lead to any changes in women’s income generation or their empowerment. Although, unlike other physical improvement programmes, this programme, as explained by the programme managers, was specifically aimed to lead toward greater empowerment of women. The reason for the disconnect in this case, as mentioned earlier, is because decision-makers did not account for the fact that most women either already possessed these skills or could easily learn the same from their family members and friends. The decision-makers also did not consider the fact that 80% of the respondents were already

involved in income-generating activities. Such programmes can, in fact, be more problematic as instead of steering towards women's empowerment and greater gender equality, they may lead to regressive outcomes for women. This is because such programmes are planned on the basis of a stereotypical, presumed image of women in less developed countries. Irrespective of the local realities, when such an image and its related idea are supported by an authoritative figure or institution, it reproduces the same image and idea locally. Hence, even though many women in Ahmed Town already knew how to stitch and embroider, and very few of them thought this initiative was in any way useful, the setting up of this teaching centre had an overall negative impact on local male viewpoints regarding women's skillset and income generation. Not only did 25% of men express their satisfaction with the programme, without considering the possibility that women already possessed these skills or were already generating income, but the men's responses, cited in Section 8.2.3.3, suggested a negative undertone with regards to what women would otherwise do instead of attending these classes. They did not only see this as an opportunity for women of their household to learn income-generating skills but also felt it was a good hobby to 'stay busy' with. This viewpoint undermines women's existing household contributions. For example, one male respondent questioned 'what women would otherwise do in the household', while another stated 'they should stay home to chat and gossip'. It may be argued that such viewpoints also existed prior to the implementation of the skills development programme. However, the acceptance of their viewpoint from an authoritative figure or institution gives people the encouragement to maintain those views. Hence, such a programme not only maintained women's positionality in the community (as it had no positive effect on their income generation or empowerment) but also encouraged and gave assurance to such male viewpoints. Hence, it led to a further regressive impact on the general perceptions regarding women's livelihoods in Ahmed Town.

- a. One reason for this disconnect may be the key informants' lack of local knowledge and awareness of local realities.

- b. However, there are also other reasons why such programmes are implemented, such as for fulfilling funding agencies' requirements for incorporating a gendered approach. As mentioned in Section 8.2.3.4, these programmes are sometimes included as mere window dressing in a larger mix of otherwise gender-blind interventions. Since such programmes also often require small-scale investments (see Chapter Seven), they are a relatively easy, tokenistic measure to fulfil the 'gender-inclusion' criteria set by many organisations. Hence, even in cases where institutions are aware of local realities, such ineffective and potentially even regressive programmes are often implemented. Reasons for this are further explored below.
- 3. A disconnect may also arise due to the innate institutional culture that defines the approach for the housing improvement and poverty reduction framework and the subsequent processes of implementation. It has a significant impact on the housing improvement and poverty reduction interventions, shown by the dashed arrow numbered three in Figure 8.2.
 - a. Problems with the approach and interventional framework occur largely as a consequence of the cumulative mix of opinions held by government officials, urban planners and specialists, development practitioners and gender specialists. All these actors collectively contribute to the development of housing policies, regulations and have a major impact on the overall approach structuring the interventions. According to these key informants, a gender-focused approach is not necessary for physical in-situ improvement programmes (see Chapter Seven). However, it is often included in the overall housing improvement and poverty reduction framework in the form of a specific women-only programme. Although, there are several reasons why such an overall approach does not address the issue of gender inequality, the structuring of this framework and its degree of gender-inclusion in each intervention also have far-reaching consequences. By excluding women from the processes of physical improvement interventions, such an approach tends to isolate women from the more general processes of

development and potential knowledge transfer from which they could also benefit. It is important to note that the implementation of some women-only programmes, such as education programmes, menstrual health awareness programmes or programmes that encourage women to vote may lead to beneficial outcomes. However, instances where the programmes presume women's lower economic positionality (assumptions that women do not take part in income generating activities) or lower skillset than the actual reality, may lead to negative outcomes. Such an overall approach is the result of the following key informant viewpoints, which have been discussed earlier but are reiterated here to specifically explain this very important form of 'gender disconnect':

i. As mentioned earlier, all government officials interviewed in this research study recognised the need to address problematic gendered issues in *katchi abadis*. However, they also believed that physical improvement interventions were very different from gender-focused interventions, and the former often took priority amidst financial constraints and the increasing number of eligible informal settlements. Although there was no mention or evidence of the government officials (local MPAs) implementing a holistic approach in *katchi abadis* themselves, the Directorate of *katchi abadi* explained that their department had either funded or facilitated funding through international donor organisations for several such 'programmes'. His referral to different forms of interventions as one whole programme also indicates the amalgamation of several interventions as part of one holistic approach, which indicates government officials' recognition and acceptance of following a holistic approach. However, implementing it amidst heavy workload and financial constraints, may not often be possible.

ii. Urban planners and specialists also recognised the benefits of a holistic approach to housing improvements and poverty reduction. However, similar to government officials, they also supported the implementation of gender-blind physical improvement interventions. In fact, they also questioned the need for a gender-inclusive approach to physical improvement programmes. Furthermore,

based on OPP's experiences of the skills development programme in the 1980s, many key informants (especially those in Karachi) expressed their apprehensions. They preferred concentrating their efforts on the target-oriented success of their programme, measured by the number of beneficiary lanes and housing units. As a key informant explained:

'The programme will die out if a mandatory gender-inclusive approach is imposed on the community, especially for the piped sewerage installations that follow a component sharing model. We need local support for this to be successful' (Urban Planner/ Architect, Orangi Pilot Project, Karachi, 11 December 2013).

In fact, a common perception amongst government officials and urban planners was that ultimately all low-income housing residents want an overall improvement in their living conditions and the provision of basic utilities, which can be achieved through a series of interventions irrespective of following a gender-inclusive approach. While this viewpoint may be applicable in many cases, it does not lead to improvements in gender inequality; an issue also considered to be relevant and critical in *katchi abadis*.

iii. On the other hand, development practitioners focused mainly on women's income generation amidst larger aims of achieving urban prosperity and growth. Their efforts remained limited to WID and WAD approaches that focused on women-only programmes. They presume empowerment is achieved not through a sociologically defined process, but by making women 'independent', income-generating individuals. This approach can be problematic, as Moser (2016a) has argued, because such interventions are far too often based on helping women within their assumed role and position in the society, without actually breaking the social gendered divisions and norms of subordination. In this case, gender-focused interventions reinforce or may even worsen the subordinate position of women, as they presumed poor urban women had less skills and knowledge than they actually possessed.

iv. The approach and work of gender specialists in Pakistan, as mentioned earlier, can be divided into two categories. They either followed a liberal feminist

approach, aiming for economic independence as a means of achieving female empowerment, or an approach focused on issues such as domestic abuse and sexual violence. In the first case, their work included issues of income generation, wage differentials and microfinance. The second category focused on issues of domestic violence, rape and acid victims. They both mutually worked on education programmes as well. Although both types of gender specialists worked in urban recognised and unrecognised settlements, they both treated gender inclusion as a women-only issue and synonymised women to victims of subordination and discrimination. This relates to Hirshman's (1995) argument on how debates and lobbying by feminist theorists and activists have, for poor women of the Global South, often been restricted to labour market operations and studies regarding oppression and vulnerability. Although these issues are of grave importance in the context of Pakistan, they tend to treat gender-based issues as a separate concern from mainstream development works.

It is important to note that a holistic approach to housing improvements and poverty reduction can be enormously beneficial in physically, economically and socially uplifting the community. These advantages have been internationally recognised (Pugh, 2000) along with the need to integrate gender in the design, implementation, monitoring and evaluation of the programmes (Moser, 2005). However, in Pakistan, a 'holistic' approach is designed very differently and does not integrate gender in the way that is envisioned in feminist literature focusing on urban housing issues. In Pakistan a 'holistic' approach is very divided and consistent of programmes with separate aims and objectives. Some of these programmes do not follow a gender-focused approach at all. Although a gender focused programme may be added in the overall framework, it is often too separated and may be critiqued for being a compensatory addition to the other gender-blind programmes. This problem is exacerbated when the gender component is poorly planned or implemented and the intention is to only tick-box the gender-inclusion criteria.

In the case of the programmes implemented in Ahmed Town, the design of this approach especially reflects the work orientation of development practitioners and gender specialists, while it also appears to fulfil the criteria for a more holistic housing improvement and poverty reduction framework as encouraged by urban planners, development practitioners and gender specialists. Such an interventional framework, despite seemingly fulfilling the formal requirements, fails to lead towards a transformative change in women's empowerment and gender equality. In fact, these findings support Parpart's (2014, p.385) argument that 'disinterested' and 'hostile institutional cultures' along with their 'sceptical leadership' have played a critical role in weakening the transformative change envisioned in feminist debates on gender mainstreaming, gender equality and empowerment.

- b. In addition to the collaborative composition of key informants' work and viewpoints leading to a disconnect, the institutional culture commonly enforces a top-down interventional approach and implementation process. In Ahmed Town, residents were either only beneficiaries of the programme, who sometimes had to make monetary contributions, or they were involved in the implementation process for providing administrative help. Even in case of residents' limited involvement, no specific measures were taken to include women, nor was any safe and comfortable space/environment created for them to be able to take part in any of the interventions (with the exception of the skills development initiative). Such implementation procedures emphasise the hostile institutional culture towards a gender-inclusive approach. Furthermore, this innate disregard for women's involvement and their input leads local women to question their self-worth, and the benefits or value addition that their involvement could possibly bring. Such hostile implementational processes often lead women to lose confidence in themselves and leads them to be even more dependent on the male members of their households. For example, in Ahmed Town, some women stated:

'what benefit would we have brought (to the piped sewerage programme)? We are not educated nor have we ever worked with NGOs before... our men can do it better' (35-year-old, female, home carer, 2 April 2014).

‘They (men) would only call us to government meetings to increase numbers, not that we are of any other use to them’ (30-year-old, female, home carer, 13 March 2014).

Hence, such gender-blind implementation processes lead to a cycle of women’s non-involvement in externally-administered programmes and reinforcement of the gender bias that is fostered by several other factors such as education, occupation and exposure to the city and formal institutions. Furthermore, such gender-blind interventions reinforce power hierarchies and also lead to a regressive social impact on women.

8.4 Conclusion

The analysis in this chapter is critical, as it draws together all the findings of this research study. Using data collected from primary and secondary research, this chapter systematically analysed the programmes and identified forms of disconnects that hinder potential transformations in gendered relations. It identified some key issues that are not just relevant in case of Ahmed Town but also within the larger debate on gender inequality and housing improvement and poverty reduction interventions in Pakistan.

This analysis showed that although some physical improvement interventions were at times successful in providing residents with better infrastructure facilities, they did not lead to any improvements in women’s empowerment or gender equality. Moreover, gender issues were rarely a concern in these types of interventions. Although some programmes (such as the installation of piped sewerage) may have addressed practical gendered needs, it was not an intentional outcome of a gender-sensitive approach and may not always be the resultant outcome. Furthermore, implementing agencies often measured the progress and results of these programme interventions in terms of the number of lanes/ housing units covered in the settlement. While this technique is useful for monitoring and evaluation purposes, it highlights the narrow dimensions within which physical improvement interventions were planned and implemented. However, while administrative authorities measured outcomes of programmes in terms of quantifiable units, they were aware of the social impact that their programmes had on the community.

For example, in case of the NGO-led initiative, the administration proudly explained how their initial efforts to generate awareness in the community and organise a cohesive and enthusiastic group of volunteers motivated other residents of the remaining lanes to also demand a similar programme from the government. Despite this knowledge, no efforts were made to also address the issue of gender inequality through the implementation of physical improvement interventions. On the other hand, poorly planned women-only programmes were added to tick-box the criterion for following a gender-inclusive and holistic approach to housing improvements and poverty reduction. Evaluation of these interventions indicated problematic conceptual issues, which, as argued in this chapter, lead to a negative impact for women.

This evaluation and exploration of 'gender disconnects' indicates the need to follow a gender-inclusive approach in both physical housing improvements and poverty reduction interventions. The first reason for this is to account for gendered differences in housing-related needs and their subsequent prioritisations. But apart from that a gender-sensitive and gender-mainstreamed approach is also crucial for interventions that address issues prioritised equally by men. In this case, it is not required because of gendered differences in housing needs or priority levels, but due to the improved social impact that following such an approach enables even in case of physical improvement programmes. Furthermore, although there are several examples of beneficial women-only programmes, they need to be properly planned and implemented, with good intentions.

Chapter 9 – Conclusion

‘pathways that transform cities into more equitable, just spaces are also critical catalysts to create transformations in gender relations... [the two are] interrelated processes’

(Moser, 2016a, p.17)

9.1 Introduction

This study is an exploration of gender and housing improvement and poverty reduction interventions in low-income settlements in urban Pakistan, specifically within the country’s second city of Lahore. Moser’s ideas, represented in the quotation above, have been central to the conceptual framework guiding this thesis. This quotation provides a useful lead into a brief reiteration of her views regarding this two-way process in which addressing gendered needs and trying to make gender relations fairer makes policies better, and truly just policies which create the long-term conditions for better cities will, of necessity, incorporate elements of gender-sensitivity.

While the findings in this thesis broadly concur with Moser’s views, and much evidence is provided which shows how gender-awareness would enhance the efficacy of urban programmes, the findings also demonstrate how difficult it is to achieve this sort of two-way synergy between better programmes and improved gender relations. As shown from the research in Lahore, even when key actors are aware of the importance of gender, and think they are being gender-aware or that they are promoting a better situation for women, often their knowledge is faulty or their gender biases are so innate that they are not aware of the ways in which these undermine their programmes for women, who are supposed to benefit. There are also very strong assumptions about the universality of particular interventions, for example in key infrastructure, which are presumed to mean that there is no need to consider whether or how those interventions might differently affect men and women, or whether they are differently prioritised by each sex. A key finding and argument of this research is that these obstacles to the realisation of Moser’s idealised urban synergy

between improved urban conditions and better gender relations are often due to what are termed in this thesis as 'gender disconnects'. A 'gender disconnect' is defined as a problematic issue that hinders the potential of achieving more equal gendered relations and just cities through the implementation of housing improvement and poverty reduction interventions in Pakistan. Although these disconnects cannot be quantified, they have been identified and reasons for their existence have been explored. A gender disconnect may occur for several reasons, such as when institutions do not take local residents' gendered housing-related needs and prioritisations into account. This could happen if there is a lack of awareness of residents' prioritisations at the institutional level or if there is awareness but some decisions are still made intentionally. Similarly, a 'gender disconnect' may also occur if there is a lack of awareness of the local realities, including social norms and cultural traditions. This may once again be the consequence of institutions' lack of local knowledge or more problematically indifference to gendered issues or intentional bias towards certain interventions and decisions. A disconnect may also arise due to the innate (and at times hostile) institutional culture or as a result of the collective viewpoints of key informants from different fields of expertise. These forms of disconnects may lead to policies and programmes that are completely gender-blind or are based on generalised assumptions regarding men's and women's lived experiences.

The existence of the 'gender disconnect' has been demonstrated in this thesis through the analysis of data collected from various different actors involved in the development and improvement of *katchi abadis* in general and more specifically Ahmed Town in Lahore, Pakistan. The research conducted and the data collected were shaped by the five key research questions outlined in Chapter One which focused on exploring urban development programmes and the extent to which gender-sensitive approaches and outcomes could be identified and, in particular, what local male and female residents, and various policymakers and other key personnel thought about these programmes. How successful did they feel they were? What problems had been encountered? How important did they feel gendered understandings had been in shaping the programmes? And, very importantly, for the

residents, what were their own priorities for development and improvement, and how were these differentiated by gender?

The data collected were subjected to layers of increasingly complex analysis. The first 'layer' found, as might be expected, that the men and women in Ahmed Town did indeed have some different priorities in terms of what they felt was most urgently required to improve their living conditions and their livelihoods. For example, women emphasised issues such as air pollution, while men stressed transport provision. On the other hand, there were also some important apparent agreements about what was needed and these, to some extent, also converged with some of the priorities set by external policy actors. Nonetheless, subsequent rounds of deeper analytical treatment of the data on priorities found much more complexity than the initial round had uncovered. For example, access to clean water and piped sewerage connections were generally agreed to be first and second most important priorities respectively despite the apparent tendency towards road improvements.

Other differences within the community, beyond those of gender, began to emerge as important factors influencing not only people's urban development priorities but also the extent to which they felt able or willing to be actively involved in the setting of the development agenda or other types of community activities. Class, caste and age were also important, for example. In addition, some actors argued against women's involvement in various activities, justifying their position by referring to resistance to such involvement that had occurred decades before and which was no longer of any particular relevance as societal norms had somewhat changed since then. Thus the 'gender disconnect' not only involved lack of knowledge but also, at times, fairly deliberate use of powerful positions in relation to gendered issues.

In sum, this thesis shows that achieving Moser's ideals is complex and multifaceted. There are several forms of disconnects that have been apparent and while the analysis has shown an evident and apparent degree of institutional unawareness, the persistent and common existence of these forms of gender disconnects, despite the changes and

innovations in both housing and gender discourses reviewed in Chapter Two and Five, is a much more crucial concern.

This chapter presents the main conclusions of this research and the contributions that it makes to existing literature. It synthesises the key findings within the larger theoretical debate on urban housing and the gender discourse while pointing out the contribution of this research to both fields of study. Future implications for this research in terms of women's urban poverty, housing policies and poverty reduction programmes are also discussed.

9.2 Conceptual Framework

Caroline Moser's idea that more equitable cities cannot be achieved without addressing gendered inequalities, as outlined in Section 9.1, is an essential message that has helped shape the research undertaken for this thesis. It is guided by her work linking gender and pathways to just cities and derives its conceptual framework from the broader underpinnings of her asset accumulation framework (Moser, 2016a, p.11). This framework was developed to explore how gendered forms of asset accumulation can influence poverty reduction, women's empowerment and intergenerational changes in social relations and power hierarchies, leading in turn towards more equitable and just cities. In the exploration of gendered household headship, poverty and assets in a low-income community of Guayaquil, Ecuador, Moser's analytical framework divided the potential pathway into three interrelated processes, i.e. driving forces, intermediary factors and gendered outcomes. In addition to important insights regarding the accumulation of assets, she found complex social dynamics influencing transformations in gendered relations, power hierarchies and in turn just and equitable cities.

Although this thesis did not analyse asset accumulation, the structuring of the nexus linking gender, assets and pathways to transformation and her findings regarding complexities involved in achieving more just and equitable cities were particularly relevant to this thesis. Hence, Moser's (2016a) asset accumulation framework was adapted to explore the link between gender, housing improvement interventions and pathways to

gender transformations in the specific context of Lahore. Her ideas and the asset accumulation framework, in particular, helped in envisioning housing improvement interventions as a process that can potentially lead to transformative changes. Therefore, similar to Moser's theorisation of asset accumulation leading to more just and equitable cities, this study was based on the idea that addressing gendered inequalities and constraints, as well as transformations in gendered relations and social hierarchies, may be possible through the implementation of housing improvement and poverty reduction programmes. This may also lead towards more just and equitable cities. However, these positive potential outcomes are often not met. Hence, this thesis tried to identify and explore problematic issues that hinder the achievement of transformative changes in gendered relations and women's empowerment by evaluating three types of housing improvement and poverty reduction interventions implemented in a low-income settlement in Lahore, Pakistan.

For this purpose, Moser's structural disaggregation of the asset accumulation pathway into three components was particularly helpful as it was a guide for this study's analytical framework to also break down a much larger research question into more comprehensible subdivisions. This helped to identify key processes and organise the analytical framework in the form of a sequential pathway. This led to an improved understanding of various factors influencing decisions regarding housing improvement and poverty reduction interventions. Studying each of these components separately and then evaluating their collective impact, helped identify social complexities and decipher contradictions in residents' and institutional viewpoints. Moreover, defining this analytical pathway enabled a more rigorous analysis of outcomes that required an evaluation on the basis of the envisioned aims of gendered transformations. Lastly, the delineation of this analytical framework as a sequential pathway also helped to identify the points of 'gender disconnects' that are illustrated in Figure 8.1 in Chapter Eight.

Moser finds that asset accumulation is affected by institutions and cultural norms (like housing improvement interventions), as well as being directly or indirectly affected by more structural changes like 'globalisation, demographic transition, political change, climate

change, violence and security or urban spatial agglomeration' (Moser, 2016a, p.11). She categorises these factors as the 'driving forces'. While these are important and relevant factors in the context of asset accumulation, they do not have the same relevance in the context of housing improvement interventions. Keeping into account the local context of this research study, decisions regarding housing interventions are affected by institutions and social and cultural norms, but they are also affected by the gendered housing-related needs of residents. As explained in Chapter Seven, according to the *Katchi Abadi* Act, residents of a regularised settlement may request the government for an in-situ upgradation by submitting an official application to the local government office. This official requirement/ procedure leads residents' housing needs to be the first factor influencing decisions regarding housing improvement interventions. Due to this contextual relevance to housing improvement interventions in Pakistan, more structural changes have been replaced by gendered housing-related needs, and these are explained to be affected by several factors referred to as the 'driving forces' in this thesis. In addition to this change, 'housing improvements' have been added to the list of gendered outcomes in the adapted framework, which originally included poverty reduction, gender equality and empowerment.

These changes are made specifically in the asset accumulation framework to adapt to housing improvement and poverty reduction interventions. However, this framework (after making such minor adjustments) may be used for other studies in the future. It may be especially relevant for analysing other types of policy interventions. For example, a study on the impact of joint titling and tenure regularisation may use a similar adapted framework.

9.3 Summary of Findings

The first component analysed gendered housing-related needs and prioritisations and the impact of various socio-economic and environmental factors categorised as 'driving forces'. While local men's and women's priorities converged for the very basic utilities affecting their health, i.e. clean water and piped sewerage, significant gendered differences were found in subsequent levels of prioritisations. In addition to emphasising these

differences and highlighting the need for a gender-sensitive approach to housing interventions, this analysis informed the evaluation of programme outcomes, in assessing whether practical gendered needs were met by the externally-administered interventions.

The second component analysed three programme interventions implemented in Ahmed Town. It drew attention to the role and impact of what Moser termed in her framework as the 'intermediary factors' comprising of institutions and cultural norms and traditions. Explaining each intervention's aims and funding basis (as explained by key informants), this component analysed the process of implementation with a specific focus on residents' involvement in these programmes. This was also compared to their involvement in various other communal activities, which helped to identify some problematic issues with the programmes. It is important to reiterate that these programmes did not follow a participatory development approach and residents' involvement remained very limited in the implementation process as well. While some local men were also actively involved in lobbying and advocacy efforts, women's involvement was subject to socially defined norms not mentioned in the case of men's involvement. Differences in the community based on caste, income level and the occupational status of the male household head became apparent from this analysis as determinants of family norms and traditions and residents' gendered behaviour.

Furthermore, the two physical improvement programmes followed a completely gender-blind approach, with no effort or intention to specifically include women in the planning or implementation phases. Even more problematically they questioned the need for a gender-inclusive approach to physical improvement programmes and assumed that the additional implementation of a skills development programme was sufficient to address the issue of gender inequality and to fulfil the gender-inclusion criteria encouraged and enforced by some donor agencies. Yet, the key informants also widely quoted the emergence of some women as volunteer lane managers in similar piped sewerage programmes (implemented in other settlements) as evidence of improving female empowerment in those settlements. This presents a rather deep and contradictory disengagement in key informants' understanding of poor women's livelihoods in *katchi*

abadis. While they assumed women to be empowered enough in their community to automatically emerge as lane managers (without any externally-administered/encouraged support), they also assumed the same women to be ‘oppressed, homebound beings’ (Parpart and Marchand, 1995, p.4), who required skills development programmes that would enable them to generate income and lead to their empowerment. These contradictory assumptions also relate to Chant and Sweetman’s (2012) arguments critiquing policies and programmes that, on the one hand, assume women are victims who require external support and relief, while, on the other hand, assume they can automatically emerge victorious without being affected by the social relations and hierarchies that had subjected them to their victimised position in the first place. Such examples delineated complexities involved in pathways to transformative gendered relations and just and equitable cities.

This analysis was followed by an evaluation of outcomes, the third component of the analytical framework. It found that several of the problems in Ahmed town corresponded with some of the general critiques of in-situ upgrading, for example the use of a quick spatial fix approach and the highly limiting influence of insufficient budgets and resources, which led to improvements in only some parts of the settlement while leaving large areas struggling with the original problems. However, irrespective of these issues and the success of some programmes in providing parts of the settlement with basic utilities, there was no evidence of these programmes leading to changes in gendered relations and inequality. In fact, an analysis of key informants’, local men’s and women’s viewpoints regarding the interventions highlighted key issues and discrepancies that lead to sub-optimal or even negative interventional outcomes. This analysis along with the systematic gender evaluation of the planning, implementation and outcomes of the three programme interventions helped to identify forms of ‘gender disconnects’ (see Section 8.3 and 9.1). These, as defined earlier, are problematic issues that hinder the potential of achieving more equal gendered relations and just cities through the implementation of housing improvement and poverty reduction interventions in Pakistan.

9.4 Conclusions and Insights

The findings and analysis of this study found critical issues that restrict the potential of the housing improvement and poverty reduction interventions to address issues of gender inequality and women's empowerment. The gender evaluation found evidence of (1) non-inclusion, where physical improvement interventions were completely gender-blind, (2) separation, where gender-related issues and interventions were detached from other more general development initiatives, (3) poor planning, where interventions were either unaware of local realities or, more problematically, aware yet intentionally implemented to fulfil certain requirements or predefined agendas.

In this exploration, one central theme that emerged was of resistance. Subtle and other more explicit forms of resistance at the institutional and local level were apparent, which collectively hindered the transformative potential of housing improvement and poverty reduction interventions.

For example, women's involvement in lobbying efforts and sit-in protests theoretically indicates a change towards greater female empowerment as women are seen as advocates for their needs in public spaces and offices. However, a deeper analysis of women's involvement in varying forms of activities instead signified deeply-embedded forms of social subordination and gendered manipulation. Women were often being used by local men of the community for manoeuvring forms of clientelism.

'When we take women along (to protests) it creates a much greater impact. Everyone shakes up. Even the government officers feel pressured. 'what happened?' they ask us quickly... Once, we all went to the office, with lots of women, and sat there saying we won't get up until you sign our papers. They quickly did it, they knew if they won't it will be on the news soon. We were a lot of people' (55-60-year-old, male, retired/ volunteer community organiser, 27 February 2014).

'there is more noise, more chaos when women go with us. Even government officers shake up a bit. They are scared! Asking us what happened that you have brought your women to the offices today' (45-50-year-old, male, fish seller/ trader, 28 February 2014).

They were merely used as a technique for pressurising political leaders/government officials by what the locals termed as women's 'added nuisance value' and the threat of attracting negative media attention. The fact that women were also commonly aware of

their limited role and purpose within the larger agenda reinforced power hierarchies between men and women and sustained the subconscious inferiority complex amongst the latter. While, this inferiority complex of women in relation to men is innately embedded in women's disadvantaged position in the poor urban settlements (Goswami, 2013), it is also fostered by such interplay of power hierarchies where women are used as a means to an end. While this indicates intentionally planned forms of manipulation of poor urban women, it also indicates a further subcategory in the vertical relations of dependency that enable clientelist bargaining practices. As mentioned above, there were aspects of class and caste as determinants of social hierarchies and heterogeneity even amongst women within the same community. These reinforced and even further exacerbated forms of subordination, as women taking part in the process were not only used as a mere technique but were also socially stigmatised for it on the basis of their lower positionality within the hierarchical structure of their community.

The effect of these forms of manipulation suggests the need to question the understanding and treatment of gender concerns by the officials involved in the administrative processes of utility provisions. These political leaders/government officials were often not specifically intending to address women's needs but were only countering potential issues of negative media, which might subsequently attract damaging attention from potential voters (for political leaders), pressure groups and international donors and funding organisations. This especially indicates the administration's viewpoint regarding women's issues and reiterates the viewpoint of a gender specialist who stated that the issue of gender is a 'donor-driven agenda' in Pakistan (see Section 9.3). This does not mean the absence of problematic gendered issues in the local context or the lack of need for policy interventions but it relates more importantly to the viewpoint of those administrators whose aims of supporting or promoting apparent gender-inclusivity or awareness are really about countering criticism from the donor agencies.

Furthermore, there was a common resistance amongst key informants towards gendered inclusion in physical improvement programmes. Most of the urban planners interviewed for this study expressed this hesitance due to the fear of inciting public

disapproval. Their viewpoint was based on Akhtar Hameed Khan's experience of implementing a women-focussed skills development programme in the 1980s. As mentioned earlier, it had angered local male residents who were unwilling to let the women of their household get involved in income generating activities and leave their households to learn skills. However, the evidence for changed social norms since the 1980s was clearly apparent. A majority of female respondents were actively involved in income generation activities. Moreover, women's skills development programmes were now commonly implemented in various *katchi abadis* of Pakistan with no reports of inciting public disapproval. Even more importantly, the same urban planners and programme managers (who had expressed concerns based on the 1980s incident) also explained the emergence of women as lane managers and fund collectors in piped sewerage programmes implemented in other settlements. This evidently indicates the communities' openness towards programmes following the WID approach as well as towards newer forms of inclusion; an aspect yet to be endorsed by the administrative authorities. All these social changes represented a change from the restrictive social norms that led to protests in Orangi Town during the early 1980s. However, the fear of restrictive social and religious norms affecting the housing and poverty reduction programmes still remained common amongst policy makers, urban planners and even gender specialists. This example highlights the existence of profound resistances to gender-inclusion.

Questioning the entire need for gender inclusion in physical improvement programmes is an example of unconcealed resistance. However, remaining limited to programmes that still follow a WID and WAD approach, which is also uninformed in terms of local women's existing skills set, indicates a more subtle form of resistance. The latter types of programmes focussed specifically on women as the drivers of change, without considering the broader social constructs and gendered constraints and inequalities. This is a 'classic' case of WID and WAD (Chant and Sweetman, 2012, p.517). Although some women-only programmes may be very beneficial, as discussed earlier in Chapter Eight, programmes similar to the one implemented in Ahmed Town are critiqued in this thesis for their intent to improve women's position in the society without addressing deeper issues of social hierarchies and

innate inequalities. A focus primarily on women and girls as done in a WID and WAD approach is also specifically limiting to a gender-mainstreamed approach as it negates the need 'to cooperate with men or reformulate the transformative potential' of gender relations and hierarchies (Chant, 2012).

In recognition of this common issue, a UNDP report stated it was easier to implement 'more visible, less provocative activities like policies, guidelines... rather than more difficult, less visible processes to transform... attitudes and behaviours' (UNDP, 2003, p.9). These forms of deliberate ignorance and innate resistance to efforts that could potentially transform gender relations and inequalities are crucial, yet, as argued by Parpart (2014) seldom discussed. In fact, these subtle forms of resistance support programmes that are aimed towards 'improving' women's lives but remain constrained within the very structures that foster gender bias in the first place. Such policies and programmes, as shown in this thesis, may reinforce the gendered stereotypes and presumed images of women, instead of realising that women actually possess these skills already and have also been previously involved in income generation.

As argued in Chapter Eight, such programmes and other gender-blind physical improvement interventions, actually result in socially regressive outcomes for women instead of leading to transformative changes in gender equality and women's empowerment. This, as argued by Cornwall and Rivas (2015, p. 406), is 'not a simple act of omission' but one where the original conceptualisation of empowerment and gender equality, which was rooted in social justice and inclusion of women's rights in the overall development agenda, has been systematically removed.

These subtle and apparent forms of resistance to more inclusive policies may occur for two reasons that are equally challenging. Either the key informants (of all categories) intentionally ignore the prospect of more gendered inclusion or they are unaware of this unintentional and continuous discrimination and marginality. Irrespectively, they continue to focus on women's position in the community as the main problem, which can be solved by addressing women's vulnerability and oppression. Although these ideas do recognise

men's higher social-economic standing in the community as an associated issue to the main defined problem, they still ignore the innate masculine privilege within the policy-making tiers and the institutions that inhibit and exacerbate gender inequality (Chant and Sweetman, 2012). This is problematic and widely critiqued in feminist literature. While Chant (2012) questions the dominating gendered culture in organisations such as the World Bank, Parpart (2014) and Cornwall et al. (2012) indicate the extent of innate gender bias in policy planning structures. They explain that leadership and power in the world economy are associated with masculine traits, which in turn have a significant effect on the 'focus' on gender in policy planning frameworks. These broader and institutionally embedded social pressures also play an inherent and significant role in maintaining the gendered status quo within the policy planning domains and subsequently lead to programmes that in fact hinder transformational prospects.

This is especially relevant in the case of Pakistan where housing-related policies and programmes, reviewed in Chapter Five, have evidently followed a top-down hierarchy. Therefore, structural changes within the planning and policymaking tiers are needed as transformation in gendered relations is not possible until it is addressed within the institutions that aim to address it (UN Women, 2013). For this purpose, feminist literature has emphasised the need for a new framework and language to address the gender agenda (Parpart, 2014; Moser, 2016b; Cornwall and Rivas, 2015), which must move beyond the well-trod pathways and not remain limited to 'do-able, practical and measurable' methods while ignoring deeper gender relations and inequalities (Parpart, 2014).

Hence, the explored gender disconnects cannot be 'reduced to a technical fix' (Cornwall, 2008, p.8) as 'there is no one-shot solution to gender transformation, and nor are solutions readily available' (Parpart, 2014, p.392). Subsequently, a gender-inclusive approach in this thesis not only means including women in programmes and policies but also relates to larger structural changes that are required to transform gender relations in these communities. Therefore, this issue requires not just greater awareness of gendered urban livelihoods but also a structural and conceptual change within the housing improvement and poverty reduction framework. While there have even been suggestions

of retracting from such transformative aims and moving back to more achievable practical goals (Standing, 2007), it is believed by Cornwall et al. (2012) that more informed knowledge of gendered livelihoods and changed conceptualisation of the gender agenda in the policy frameworks can lead to innovative ideas for change.

9.5 Key Contributions and Future Implications

The research findings and analysis of this thesis further academic debates on housing, gender and urban transformations. This thesis has contributed to existing literature by identifying reasons why the potential for housing improvement and poverty reduction interventions to lead to changes in gendered relations and towards more equitable cities is often unmet.

It provides theoretical insights into the urban housing discourse focusing on low-income settlements. The hierarchical prioritisation of men's and women's housing-related needs is hoped to be particularly useful for understanding poor urban livelihoods and for informing future policies and programmes. Moreover, this thesis highlighted the various ways in which externally-administered interventions, and their processes of planning and implementation impact men's and women's socio-economic livelihoods. Hence it emphasises the importance of a gender-sensitive approach even in physical improvement programmes that are otherwise often assumed to have a gender-neutral impact. This thesis also adds depth to feminist debates on women in the Global South by highlighting the multiplicity and difference of their lives and critiquing simplifying assumptions of poor, urban women. It provides empirical evidence to support arguments for addressing the gender bias and transforming gender relations. In evaluating the various types of 'gender disconnects', this study also offers important contributions and empirical evidence to feminist debates and concerns regarding the existence of innate forms of gender bias and resistance, especially at the institutional level. Moreover, it furthers the debates on transformation and the gender agenda by building on the ideas of the conceptual framework and identifying profound resistances within it.

The contribution of this PhD is also important due to its specific research setting. While there has been substantial research on Pakistan's urban improvement programmes and the component sharing model within it (Khan, 1996; Hasan, 2010; Satterthwaite and Mitlin, 2013; McGranahan, 2013), a focus on gender issues has mostly remained separated from the urban housing discourse. This is the first study evaluating housing improvement programmes as pathways leading to transformative changes in gendered relations for Pakistan. It is also the first study to identify and explore problematic issues that hinder the transformative potential of housing improvement and poverty reductions interventions from achieving women's empowerment and gender equality in Pakistan. A study based on Pakistan itself contributes important insights to the academic debates focussing on gendered urban poverty in the Global South due to its high level of poverty and the housing crisis. Pakistan is also specifically relevant because it is experiencing the highest rate of urban population increase in South Asia at an annual rate of approximately 3% (Kugelman, 2014). The combination of a rapidly increasing population and leniency in preconditions for tenure regularisation indicates that many more urban improvement programmes will be needed in the future. Even though there is an influx of development aid, both from within and outside the country, there is a lack of research literature available to inform the policy discourse. More specifically, Lahore, Pakistan's second city, is expected to join in the world's megacities in 2025 (UN Habitat, 2013) but it has been very minimally researched. This thesis is expected to make an important contribution to both academic and policy focussed debates, in terms of the local context of Lahore and Pakistan and in terms of the global understanding of housing improvement programmes, gender and transformations in the Global South.

This study is also expected to further important future research. The envisioning of housing improvement interventions as a transformative pathway to gender equality is expected to inform future debates on gender, low-income housing improvement and the interrelatedness of the two discourses. This study focused on three in-situ improvement and poverty reduction programmes. A similar study about the inclusion or absence of gendered approaches in other in-situ improvement programmes may also provide

important insights to gendered urban livelihoods. In addition, the recent inclusion of the joint titling clause in the *Katchi Abadi* Act 2011 is an important point of analysis for future studies. Hence, evaluation of tenure regularisation policies and joint ownership (in relation to gender unequal laws of inheritance) could have important implications for understanding the nexus of gender and urban informal settlements. Furthermore, use of a Foucauldian discourse analysis (FDA) to evaluate the innate power relations that drive the housing policies discourse could be another lens to explore this potential pathway. Lastly, similar studies in other cities of Pakistan could be conducted to improve our understanding of gendered urban livelihoods and its relational significance to ethnic and geographical differences.

Although there has been a significant amount of research on urban housing issues and women's vulnerabilities in low-income settlements, there are still much deeper underlying issues that remain. According to Moser (2016a), 'to date, neither academic debates nor the formulated policy and practice of just cities have (adequately) included a focus on gender-based inequalities, discriminations or opportunities' (Moser, 2016a, p.2). This interdisciplinary study is expected to have academic and policy implications for the long-standing issues on urban housing and gender discourses. Since academics and development practitioners are currently in synergy regarding the interrelatedness of these two discourses (Moser, 2016a), this is a very important time for such a research study to contribute to the growing debate on their missing links and hindering issues described in this thesis as 'gender disconnects'. To achieve the aims of the envisioned pathway, this thesis calls for a re-conceptualisation of housing improvement and poverty reduction approaches and a greater focus on gendered social constructs and complexities of poor urban livelihoods.

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Appendix A – List of Key Informant Participants

	Participant Name/ Pseudonym	Category of key Informant	Organisational association	City of Interview
1	A Anonymised	Programme manager	<i>Muawin</i>	Lahore
2	Arif Hasan	Urban Planner/analyst	Orangi Pilot Project	Karachi
3	F Anonymised	Urban analyst	Private Consultant	Karachi
4	H Anonymised	Urban specialist	Private Consultant	Karachi
5	Hafiz Rasheed	Government official	Directorate Punjab <i>Katchi Abadi</i>	Lahore
6	Haris Gazdar	Urban analyst/ critic	Think tank - The Collective	Karachi
7	Head of <i>katchi Abadi</i> department	Government official	Lahore Development Authority	Lahore
8	Imdad Hussain	Urban specialist	Lahore Urban Unit	Lahore
9	K Anonymised	Gender Specialist	United Nations	Islamabad
10	KKB Anonymised	Programme manager	<i>Khuda Ki Basti</i>	Lahore
11	M Anonymised	Gender Specialist	World Bank	Islamabad
12	M Anonymised	Programme manager	<i>Muawin</i>	Lahore
13	Reza Ali	Urban specialist	Private Consultant	Lahore
14	S Anonymised	Programme manager	Orangi Pilot Project	Karachi
15	S Anonymised	Field worker	Muawin	Lahore
16	Seemi Kamal	Gender Specialist	Aurat Foundation	Islamabad

17	Shehnaz Arshad	Urban Planner/analyst	World Bank	Islamabad
18	Tariq Mirza	Government official	Lahore Development Authority	Lahore
19	Tasneem sidique	Urban Planner/analyst	Khuda Ki Basti	Karachi
20	Z anonymised	Gender Specialist	Private Consultant/ NGO worker	Lahore
21	ZA Anonymised	Urban analyst	Urban Resource Centre	Karachi

Appendix B – List of Local Resident Participants

List of Local Resident Participants in Ahmed Town

	Pseudonym	Sex	Age	Marital Status	Occupation
1	Abid	Male	33	Married	Full-Time Embroiderer
2	Abida	Female	25	Married	Part-Time Embroiderer
3	Akram	Male	55-60	Widower	Carpet Weaver
4	Asif	Male	23	Single	Metal Factory Worker
5	Aslam	Male	29	Single	Unskilled Labourer
6	Asma	Female	19	Engaged	Home carer
7	Atif	Male	24	Single	Part-Time Teacher/ Seeking Fulltime Employment
8	Atifa	Female	25	Married	Home carer
9	Babi	Female	40	Married	Part-Time Embroiderer
10	Bachi	Female	20-25	Single	Part-Time Embroiderer
11	Bilal	Male	45-50	Married	Fish Seller/ Trader
12	Farhat	Female	35-40	Married	Home carer
13	Hafeeza	Female	40	Married	Part-Time Embroiderer
14	Iqbal	Male	55-60	Married	Retired/ Volunteer Community Organiser
15	Jameel	Male	35-40	Married	Full-Time Embroiderer
16	Jameela	Female	20	Single	Part-Time Embroiderer
17	Jhugian	Female	30	Married	Home carer
18	Kaneez	Female	20	Engaged	Children's Tailor
19	Kausar	Female	30-35	Married	Part-Time Embroiderer
20	Khushi	Female	35	Married	Part-Time Embroiderer

21	Kumail	Male	22	Single	Part-Time Teacher/ Seeking Fulltime Employment
22	Maa Ji	Female	55-60	Widow	Domestic Worker
23	Manjian	Female	40	Married	Cane-Weaver
24	Mukhtara	Female	25-28	Married	Ladies Tailor/ Sewing Teacher
25	Mushtaq	Male	50	Married	Metal Factory Worker
26	Nafeesa	Female	45-50	Married	Part-Time Embroiderer
27	Noman	Male	24	Single	Unemployed
28	Parveen	Female	35	Married	Part-Time Embroiderer
29	Parveena	Female	35-40	Married	Part-Time Embroiderer
30	Rafique Ahmed	Male	40	Married	Metal Factory Worker
31	Rani	Female	25	Single	Part-Time Embroiderer
32	Riffat	Female	35	Married	Part-Time Embroiderer
33	Riffiza	Female	30	Married	Part-Time Embroiderer
34	Saas	Female	60	Married	Domestic Worker
35	Sabida	Female	35-40	Married	Part-Time Embroiderer
36	Safiya	Female	40	Married	Tailor/ Islamic Teacher
37	Sajida	Female	25	Single	School Teacher
38	Salma	Female	35	Married	Home carer
39	Salman	Male	40	Married	Full-Time Embroiderer
40	Shahid	Male	29	Single	Unskilled Labourer
41	Shahida	Female	40	Married	School Teacher
42	Shazia	Female	30	Married	Shop Keeper/ Embroiderer
43	Shazo	Female	28	Married	Part-Time Embroiderer

44	Shumaila	Female	20	Single	Home carer
45	Sidra	Female	19	Single	Home carer
46	Soniya	Female	22	Engaged	Home carer
47	Sughra	Female	35	Married	Part-Time Embroiderer
48	Suleman	Male	45-50	Married	Metal Factory Worker
49	Tanvir	Male	45-50	Married	Full-Time Embroiderer
50	Tariq	Male	35-40	Married	Metal Factory Worker
51	Zado	Female	55-60	Married	Part-Time Embroiderer
52	Zahid	Male	52	Married	Metal Factory Worker
53	Zahida	Female	30	Married	Part-Time Embroiderer
54	Zamaana	Female	40	Married	Part-Time Embroiderer
55	Zaman	Male	19	Single	Part-Time Teacher/ Seeking Fulltime Employment
56	Zaqir	Male	30	Married	Metal Factory Worker
57	Zareen	Female	30	Married	Part-Time Embroiderer
58	Zeenat	Female	25-28	Married	Home carer
59	Zeenatta	Female	35-40	Married	Ladies Tailor/ Sewing Teacher
60	Zewar Jhugian	Female	30	Married	Part-Time Embroiderer

Appendix C – Information Sheet for Participants

INFORMATION SHEET FOR PARTICIPANTS

REC Reference Number: REP(GSSHM)/13/14-11



YOU WILL BE GIVEN A COPY OF THIS INFORMATION SHEET

Analysing the Gendered Disconnect in Urban Improvement Programmes for *Katchi Abadis* in Lahore, Pakistan

I would like to invite you to participate in this postgraduate research project. You should only participate if you want to; choosing not to take part will not disadvantage you in any way. Before you decide whether you want to take part, it is important for you to understand why the research is being done and what your participation will involve. Please take time to read the following information carefully and discuss it with others if you wish. Ask us if there is anything that is not clear or if you would like more information.

- This research study aims to explore reasons for a gendered disconnect in urban improvement programmes for low-income settlements.
- The research is conducted for a PhD Thesis at Kings College London, funded by the Higher Education Commission, Government of Pakistan.
- I will be recruiting policy makers, development practitioners, gender specialists and urban development planners in the first phase of research, moving on to recruit members of an informal settlement, who are within the working age group irrespective of their job occupation.
- If you agree to participate in this research, you will be asked to meet for an hour at a place and time convenient to you for a semi-structured interview.
- This is a low risk study, and there are no potential risks in terms of loss of confidentiality, distress or discrimination from current and future aid programs (for informal settlers).
- The benefits of this research study will be accrued in the future policy structures that I hope to inform through a detailed analysis of gendered urban livelihoods and the programmes and policies for low-income settlements (*katchi abadis*). The participants will also be offered a copy of the final paper.
- The participant's anonymity and confidentiality will be strictly maintained. Participants will be identified by participant code numbers and pseudonyms while the documents containing codes, names and addresses, as well as written consent forms will be kept in a password protected format electronically and all hardcopies will be kept in a securely locked place in strict confidence as per accordance to the current legislation and the UK Data Protection Act 1998. Additionally, all this information will only be accessible by the principal investigator (in this case me). In case you are ok with your name being used in this thesis, please inform the principal investigator.
- The research findings will be disseminated in an examined PhD thesis. In addition, it is hoped that the findings of this research will be disseminated via peer reviewed articles and conference presentations/papers. The participants will be made aware

of these disseminations, and will be sent electronic copies of published materials if requested. The participants will be made aware of these dissemination plans before obtaining their consent.

It is up to you to decide whether to take part or not. If you decide to take part you are still free to withdraw from the study at any time and without giving a reason.

- Interviews will be recorded, subject to your permission. Recordings of interviews will be deleted upon transcription.
- You may also withdraw any or all data/information you have already provided up until the thesis is submitted on 15 September 2015
- A decision to withdraw at any time, or a decision not to take part, will not affect the standard of care you receive from current and future housing development programs
- If you do decide to take part you will be given this information sheet to keep and be asked to sign a consent form.

If you have any questions or require more information about this study, please contact the researcher using the following contact details: Maryam Ibrahim, email: maryam.ibrahim@kcl.ac.uk, Address: Department of Geography, King's College London Strand Campus, Strand, London, UK. WC2R 2LS

If this study has harmed you in any way, you can contact King's College London using the details below for further advice and information: Dr. Deborah Potts, debby.potts@kcl.ac.uk Department of Geography, King's College London, K4L.05 Strand Campus, London, UK, WC2R 2LS

CONSENT FORM FOR PARTICIPANTS IN RESEARCH STUDIES

Please complete this form after you have read the Information Sheet and/or listened to an explanation about the research.



Title of Study: Analysing the Gendered Disconnect in Urban Improvement Programmes for *Katchi Abadis* in Lahore, Pakistan

King's College Research Ethics Committee Ref: [REP\(GSSHM\)/13/14-11](#)

Thank you for considering taking part in this research. The person organising the research must explain the project to you before you agree to take part. If you have any questions arising from the Information Sheet or explanation already given to you, please ask the researcher before you decide whether to join in. You will be given a copy of this Consent Form to keep and refer to at any time.

Please tick
or initial

- I understand that if I decide at any time during the research that I no longer wish to participate in this project, I can notify the researchers involved and withdraw from it immediately without giving any reason. Furthermore, I understand that I will be able to withdraw my data up to the point of submission in 15 September 2015 ☐
- I consent to the processing of my personal information for the purposes explained to me. I understand that such information will be handled in accordance with the terms of the UK Data Protection Act 1998. ☐
- The information you have submitted will be published as a thesis paper; please indicate whether you would like to receive a copy. ☐
- I understand that confidentiality and anonymity will be maintained and it will not be possible to identify me in any publications. (in case I have stated otherwise) ☐
- I consent to my interview being audio recorded. ☐

Participant's Statement:

I _____

agree that the research project named above has been explained to me to my satisfaction and I agree to take part in the study. I have read both the notes written above and the Information Sheet about the project, and understand what the research study involves.

Signed

Date

Investigator's Statement:

I _____

Confirm that I have carefully explained the nature, demands and any foreseeable risks (where applicable) of the proposed research to the participant.

Signed

Date

Appendix D – Interview Guidelines for Local Residents

Local Resident Interview Guidelines (Translated from Punjabi to English)

Date of Interview: _____

Location: _____

Participant's Name: _____

Personal Information

Sex: ☐ Male ☐ Female

Age: _____ or ☐ 20-25 ☐ 26-30 ☐ 31-35 ☐ 36-40

☐ 41-45 ☐ 46-50 ☐ 51-55 ☐ 56-60 ☐ > 60

Religion: ☐ Christian ☐ Muslim ☐ Other: _____

Marital Status: ☐ Single ☐ Engaged ☐ Married ☐ Divorced ☐ Widowed

Number of Children: _____

Occupation: _____

Additional Occupation(s): _____

Average Household Income: _____

Employment: ☐ Full-time ☐ Part-time

Number of Hours Worked: _____

Health Status: ☐ Good ☐ Average ☐ Bad

Any Health Issues: _____

Housing Details

1. Home Ownership: ☐ Owner ☐ Tenant ☐ Living temporarily with distant family

2. **Number of people living in this house:** _____
3. **Number of rooms in the house:** _____ rooms _____ tents
4. **For how many years have you been living in this settlement?**
5. **Where did you live before?**
 - a. **Why did you shift to this settlement?**
6. **Do you have any plans of shifting out of this settlement?**
7. **Utilities within the house:**
 - ☐ Electricity ☐ Clean water connection ☐ Gas connection
 - ☐ Toilet ☐ Piped sewerage

In case any of the above were not available (ask for as much detail as possible about the facility)

7.1 If no clean water connection:

- a. How do you access water for members of your house?
- b. What do you use water from the manual/electric pump for?
- c. How do you access clean drinking water? Who in the household is responsible for this task?
- d. What problems are encountered during this process?
- e. Have you approached the government regarding the lack of this utility?
- f. Ask as many details as possible

7.2 If no piped sewerage connection:

- a. Where does the waste go?
- b. Who cleans the waste outside?
- c. What problems are encountered during this process?
- d. Have you approached the government regarding the lack of this utility?
- e. Ask as many details as possible

7.4 If no Electricity:

- a. What alternative do you use?
- b. Where do you get an alternate from?
- c. What problems are encountered during this process?

- d. Have you approached the government regarding the lack of this utility?
- e. Ask as many details as possible

7.5 If no gas connection:

- a. What alternative do you use?
- b. Where do you get an alternate from?
- b) Where do you get it from?
- c) How much does it cost?
- d) Why did you choose this alternate?
- e) What are the costs of the alternate?
- f) Who is responsible for this task (buying and creating fire)?
- g) What problems are encountered during this process?
- h) Have you approached the government regarding the lack of this utility?
- i) Ask as many details as possible

Other questions:

- 8. Where is the kitchen area?
- 9. Were there any damages to your house during the recent rains/ earthquake?
 - a. What were the damages?
 - b. What preventive and curative measures did you take to minimise the damages? Ask as many details as possible
- 10. Did you receive any government help? Ask as many details as possible

Housing Needs, Priorities and Programmes

- 11. In your opinion, what are the most crucial problems/ housing needs?
- 12. Have you ever contacted the government/ local administration regarding these needs?
 - a. If no: why?
 - b. If yes: what was the response?
- 13. Has the government/ local authorities been helpful in the past? What is your opinion on their help? Ask as many details as possible

14. What types of programmes were organised by the Government or NGO?

15. Were you involved in any of the programmes?

- a. If yes: how? Did you think your involvement was useful?
- b. If no: why not? Were there any specific reasons for this?
- c. Have you been involved in any similar programmes previously?
 - a. If yes: where? When? How?
 - b. If no: Were you ever given a chance/ encouragement? What factors have stopped you in the past? Do you think your involvement would help?
 - c. Ask as many details as possible

16. What were the basic objectives of the project/s?

- a. And how were they met?
- b. What were the outcomes in your opinion?
- c. Would you say that you were satisfied with the outcomes?
- d. Ask as many details as possible

17. How did the changes affect your life?

- a. What were the benefits and losses?
- b. Ask as many details as possible

18. What change would you have made to the programme if you were given the chance to do so? Ask as many details as possible

Involvement in Communal Activities

19. Have you ever taken part in any communal activities?

- a. If yes: which types of activities? How were people involved? What were the processes? How often were these activities scheduled? (Ask as many questions as possible)
- b. If no: What activities are others involved in? Why didn't you take part in any such activity?
- c. Ask as many details as possible

20. Do you otherwise help neighbours and friends collectively in their times of need?

- a. How help was generated and how was the group formed?
- b. What was the impact of the help?
- c. Did such help continue on to other examples?
- d. Ask as many details as possible

Appendix E – Urban and Rural Population

Table E.1: Rural and Urban Population Figures for Pakistan - 1941 to 2017

Census Year	Total Population	Intercensal Annual Total Population growth rate	Urban Population	Urban %	Intercensal Annual Urban Population growth rate	Rural Population	Rural %	Intercensal Annual Rural Population growth rate	Urban to rural growth rate ratio
1941	25,904,465		4,030,154	15.6		21,874,311	84.4		
		2.68%			3.96%			2.38%	1.661
1951	33,740,167		5,985,497	17.7		27,754,670	82.3		
		2.43%			4.78%			1.80%	2.657
1961	42,880,378		9,654,572	22.5		33,225,806	77.5		
		3.90%			4.92%			3.48%	1.415
1972	65,309,340		16,593,651	25.4		48,715,689	74.6		
		2.87%			4.03%			2.39%	1.684
1981	84,253,644		23,841,471	28.3		60,412,173	71.7		
		2.41%			3.47%			2.30%	1.511
1998	132,352,279		43,036,376	32.5		89,315,903	67.5		
		2.40%			3.01%			2.08%	1.44
2017	207,774,520		75,584,989	36.4		132,189,531	63.6		
Source: UN Population Division 2014, Pakistan Population census 1941, 1951, 1961, 1972, 1981, 1998, 2017 (population figures for 1941, 1951 and 1961 are for West Pakistan only, aggregated from provincial level data)									

Table E.2: Urban Populations based on the country-specific definition and the uniform definition for the Agglomeration index

<u>Region</u> Country	<u>Country-Specific Definition</u> Urban as %age of total population (UN Data)	<u>Uniform Definition</u> Agglomeration Index (WDR 2009)
<u>Europe</u>		
Albania	41.8	52.7
Austria	65.8	67.9
Bulgaria	68.9	64.9
Denmark	85.1	48.8
France	75.8	72.5
United Kingdom	89.4	84.4
<u>North America</u>		
United States	79.1	71.9
Canada	79.4	70.5
<u>Latin America and Caribbean</u>		
Argentina	89.2	72.1
Barbados	49.9	91.3
Brazil	81.2	63.6
Chile	86.0	74.8
Ecuador	60.3	49.2
<u>Africa</u>		
Angola	50.0	26.8
Botswana	53.3	27.9
Djibouti	83.4	40.6
<u>Oceania</u>		
Australia	87.2	75.9
<u>South Asia</u>		
Bangladesh	23.2	48.0
India	28.7	52.4
Pakistan	33.2	53.6
Sri Lanka	15.7	38.2
<u>East Asia</u>		
Japan	65.2	90.9
Cambodia	16.9	23.8
Indonesia	42.0	55.2
Malaysia	61.8	68.0

Source: Ali, 2013

Appendix F – Description of Lahore - During Colonial Period

“The city (Lahore) was a melancholy picture of fallen splendour. Here the lofty dwellings and masjids (mosques), which fifty years ago raised their tops to the skies and were the pride of a busy and active population, are now crumbling into dust” (Lord Charles T. Metcalfe, 1809 cited in Glover, 2008, p. xi)

“On the morning of 19th June, we made our public entrance into the Imperial city of Lahore which once rivalled Delhi. The Houses were lofty, the streets, which are narrow, are offensively filthy” (Lieutenant (Late Sir) Alexander Burnes, 1831 cited in Glover, 2008, p.14)

“The extravagant praises bestowed upon [the city] by the historians of Hindustan, must be understood as applicable to a former city” (Charles Masson, 1838 cited in Glover, 2008, p. xi)

“Nearly all the streets [in the Indian cities] are short, narrow and irregular, and full of windings and corners... In addition to some large houses, there are an immense number of small ones built of mud and thatches.” (Frenchman Francois Bernier 1831 cited in Glover, 2008, p.11)

“The Punjab is still India and when one has seen an Indian city, one has seen the lot. Narrow winding streets, where the mud often remains even in the dry season; some of them containing shops, whose windows often protected by a penthouse, make them still narrower; all the evil smells of these tiny factories, for most of the merchants manufacture themselves in front of their shops the articles that they sell, either vases or ornaments of copper, sweetmeats or vile pastry or dyes; bulls cows, goats, and donkeys wander freely about; horses placed under a shelter which projects into the public street, with their hind legs attached by two long cords to a post in the centre of the street; half-starved and ravenous dogs often covered with disgusting sores; here and there heaps of brick, the ruins of former houses, and piles of dung which the neighbouring inhabitants have deposited; trees stretching across the road stripped of their leaves by passing camels and elephants;

such is the interior of Lahore.” (Jacquemont, *The Punjab 100 years ago*, pg. 57 cited in Glover, 2008, p.50)

“The acquisition of crowded unsanitary collections of buildings which exist in many places in the suburbs of our larger towns and rebuilding on model lines would prove most valuable object-lessons and possibly be remunerative... Mozang for instance, with sewerage system in prospect, might be laid out as a model sanitary village, its danger as a centre for the spread of epidemic disease abolished, and so prove of great educational value; other suburbs of Lahore suggest themselves for similar treatment.” (S. Browning Smith, *Punjab Sanitary Commissioner*, 1913 cited in Glover, 2008, p. 54)

“Has the removal of villages ever been contemplated and seriously considered? There is no doubt that this would be the best solution. A populous and dirty place like this, in the centre of civil lines [British offices and residences] is most objectionable; but I fear that the cost of removal would be prohibitive. It is the home of great many of the domestic servants of the station and according to the last census has a population of 7300, but is now said to be over 8000” (Lahore’s Superintending Engineer, 1880 1831 cited in Glover, 2008, p.56)

Appendix G – Ranking of Cities based on Population size – 1921-2017

	1921	1931	1941	1951	1961	1972	1981	1998	2017
1	Lahore	Lahore	Lahore	Karachi	Karachi	Karachi	Karachi	Karachi	Karachi
	281,781	429,747	671,659	1,068,459	1,912,598	3,515,042	5,208,132	9,339,023	14,910,352
2	Karachi	Karachi	Karachi	Lahore	Lahore	Lahore	Lahore	Lahore	Lahore
	244,162	263,565	386,655	849,333	1,296,477	2,169,742	2,952,689	5,143,495	11,126,285
3	Peshawar	Peshawar	Rawalpindi	Hyderabad	Hyderabad	Faisalabad	Faisalabad	Faisalabad	Faisalabad
	104,452	121,866	185,042	241,801	434,537	823,343	1,104,209	2,008,861	3,203,846
4	Rawalpindi	Multan	Peshawar	Rawalpindi	Faisalabad	Hyderabad	Rawalpindi	Rawalpindi	Rawalpindi
	101,142	119,457	173,420	236,877	425,248	628,631	794,843	1,409,768	2,098,231
5	Multan	Rawalpindi	Multan	Multan	Multan	Rawalpindi	Hyderabad	Gujranwala	Gujranwala
	84,806	119,284	142,768	190,122	358,201	614,809	751,529	1,225,602	2,027,001
6	Hyderabad	Hyderabad	Sialkot	Faisalabad	Rawalpindi	Multan	Multan	Multan	Peshawar
	81,838	101,699	138,708	179,127	340,175	538,949	732,070	1,197,384	1,970,042
7	Sialkot	Sialkot	Hyderabad	Sialkot	Peshawar	Gujranwala	Gujranwala	Hyderabad	Multan
	70,619	100,973	134,693	156,378	218,691	360,478	658,753	1,166,894	1,871,843
8	Shikarpur	Sukkur	Gujranwala	Peshawar	Gujranwala	Peshawar	Peshawar	Peshawar	Hyderabad
	54,995	64,964	84,545	151,435	196,154	272,697	566,248	982,816	1,732,693
9	Quetta	Shikarpur	Faisalabad	Gujranwala	Sialkot	Sialkot	Sialkot	Quetta	Islamabad
	49,001	61,982	69,930	120,852	164,346	203,650	302,009	565,137	1,014,825
10	Sukkur	Quetta	Sukkur	Quetta	Sargodha	Sargodha	Sargodha	Islamabad	Quetta
	40,737	60,272	66,466	83,892	129,291	200,460	291,362	529,180	1,001,205

Source: Pakistan Population Census (1921; 1931; 1941; 1951; 1961; 1972; 1981; 1998; 2017)